



Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan is a document which defines a five-year course of action for community revitalization. It is imperative that the plan is developed with input from those most likely to be affected by the goals and objectives set forth in the plan. The strategy to gather input and participate in consultation activities is outlined by the framework provided by the U.S. Department of Housing and Urban Development outlined in the image, below. Citizen participation is incorporated within each step of the process through public outreach and engagement activities by City planning staff and partnering agencies.

PLAN DEVELOPMENT

Significant aspects of plan development included:

- Consultation with neighborhood organizations and leaders at various stages of plan development;
- Consultation through site visits and telephone interviews with agencies that provide services for low- and moderate-income persons, residents of public housing, the homeless, homeless subpopulations including veterans, victims of domestic abuse and other groups, non-homeless special needs including physical and developmental disabilities, mental illness and substance abuse, HIV/AIDS and the elderly;
- Compilation and analysis of key regional and local plans, studies, indicators and reports that address the scope and scale of these needs;
- Development of maps, charts and other visuals to communicate findings;
- Survey of Census data from 2000, 2010 and interim estimates (American Community Surveys 2007-2011, 2011-2013);
- Assessment of regional and local plans regarding housing needs transportation, land planning and the provision of services;
- Neighborhood study using local data on housing units, occupancy rates, housing values, crime and distribution of aid;
- Housing market study using local data on homes sold and a survey of local apartment rental rates;
- Advertisement of public meetings and public hearing using a variety of media including ACCESS16 local government channel, City website, newspaper, posters at public buildings and community/recreation centers, email distribution;
- Two publicly-advertised citizen input meetings. One held at a community center in a designated revitalization area;
- Public hearing held at a meeting of the Salisbury City Council that was televised live on the web and later on local government television;
- First and second readings of the plan by the Salisbury City Council that were televised live on the web and later on local government television;
- Advertisement of key components of the plan with minimum 30-day comment period;
- Plan made available for viewing at multiple public buildings easily- and universally-accessible to the public;



Consolidated Planning Method

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Salisbury's community development objectives are centered on stabilizing existing housing stock and, increasing the supply of affordable housing for homeownership. These activities will include: owner-occupied rehab, emergency rehab, and acquisition/rehab or new construction to be funded with CDBG and HOME funds during the next five years. A secondary focus will be non-housing community development to include public services and public infrastructure such as sidewalks, pedestrian and bike improvements to existing streets and park improvements to improve overall living conditions in the identified geographic areas of West End, Park Avenue, East End and Jersey City.

3. Evaluation of past performance

The city's investments in housing and public infrastructure have helped to stabilize these neighborhoods by removing blighted structures, improving the condition of existing homes, increasing the supply of affordable homes, replacing aging sidewalks, and creating safe and more inviting parks and community centers. The city has partnered with Salisbury Community Development Corporation for more than ten years to carry out housing programs that have been a positive influence in these areas. Homebuyer education programs offered by the Salisbury CDC have helped families prepare for homeownership, improve their credit worthiness, obtain financing and maintain their home. By promoting homeownership and investing in housing and public infrastructure, the city has helped to strengthen neighborhoods and improve the overall livability of the urban core. The city's involvement as a development partner in the affordable rental market has helped with a critical need for safe and affordable units for rent.

4. Summary of citizen participation process and consultation process

The overriding purpose of the CPP is to establish a framework for a continuum of public input through all stages of Consolidated Plan development. Citizens are encouraged to become involved in the community development process, particularly low to moderate income residents and those living in areas characterized by blighted conditions. Minority residents, persons with disabilities, elderly and frail residents, public service agencies, and civic groups are also encouraged to participate. It is imperative that the plan be developed with input from those most likely to be affected by the goals and objectives set forth in the plan. The strategy to gather input from citizens residing in these areas was through a survey instrument. The survey was made available in both paper and electronic format and linked to the City of Salisbury's website homepage. Paper copies of the survey have been distributed at the Salisbury Public Housing Authority, Salisbury Community Development Corporation, and Woodforest Bank located in the local Wal-Mart retail center. These partners have integrated the housing survey into their standard application packages for their services, with regular delivery to staff, of completed surveys on a bi-weekly basis. City of Salisbury Planning staff has participated in several meetings and events as an opportunity to present information and disseminate surveys about the Consolidated Plan, and other housing and community development activities.

The following basic principles are fundamental to the CPP:

- All aspects of plan development will be conducted in an open manner.
- Citizens will be provided adequate opportunity to make proposals or comment on the plan in a manner that meets or exceeds statutory requirements.
- Citizens will be provided information about the plan in a timely fashion and at various stages of plan development.
- The public will be given full access to program information (except where personal information or confidentiality requirements dictate otherwise).
- Citizens will be given adequate notice of meetings related to plan development or the proposed and actual use of program funds.

5. Summary of public comments

Citizen participation was encouraged at all stages of plan development through public information forums, neighborhood meetings, public hearings, surveys and publicized notices. Citizen comments during plan development helped formulate the priorities and objectives, and served to reinforce the housing needs and market conditions reflected in the other data sources. No public comments were received after the final plan was presented and publicized for comment.

6. Summary of comments or views not accepted and the reasons for not accepting them

N/A. No public comments were received after the final plan was presented and publicized for comment.

7. Summary

NA

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator		Salisbury Community Development Corporation
HOME Administrator		Salisbury Community Development Corporation

Table 1 – Responsible Agencies

Narrative

The City, through the department of Community Planning Services, will coordinate all planning and reporting activities for the CDBG and HOME programs, including developing budgets and completion of annual Action Plans and Performance Reports. The City will provide a staff contact and participate in the Cabarrus/Iredell/Rowan HOME Consortium and the Piedmont Regional Continuum of Care. Planning staff will manage non-housing/infrastructure projects and will be responsible for monitoring the activities of public service agencies or other subrecipients. The Finance Department will oversee the draw down of Federal funds and disbursements.

The Salisbury Community Development Corporation (CDC) will implement the CDBG and HOME grant programs as they relate to housing. The CDC will manage all aspects of housing acquisition, rehabilitation, site development, new construction and other housing activities. Related functions such as inspections, work write-ups, bid process, construction contracts, homebuyer education/counseling and confirming eligibility of applicants will be carried out or managed by the CDC. The CDC will also act on the City's behalf to forge partnerships with lenders and other agencies to obtain reduced interest rates, grants and other leveraged assets. The CDC will work with residents of public housing and other referrals for housing assistance and will provide foreclosure prevention and credit counseling services to the community. The City and the CDC will work with neighborhood organizations in designated revitalization areas to ensure that activities are tailored to the needs and desires of residents and will provide assistance as needed to other non-profits and agencies serving low-to-moderate income populations, the homeless and special needs populations

Consolidated Plan Public Contact Information

For comments, questions and additional information about this plan contact:

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The Consolidated Plan is a document which defines a five-year course of action for community revitalization. The plan is developed with input from those most likely to be affected by the goals and objectives set forth in the plan. The strategy to gather input and participate in consultation activities is outlined by the framework provided by the U.S. Department of Housing and Urban Development outlined in the image, below. Citizen participation is incorporated within each step of the process through public outreach and engagement activities by City planning staff and partnering agencies.

Agencies and organizations that participated in the Consolidated Planning Process included: Rowan Helping Ministries, Community Care Clinic of Rowan County, Centralina Council of Governments, Family Crisis Council, Salisbury Housing Authority, Rowan County United Way, Rowan County Department of Social Services and neighborhood associations. Two City boards – the Housing Advocacy Commission and the Salisbury Rowan Human Relations Council – have partnered on fair housing and other housing initiatives. They will host a fair housing workshop in September of this year. The City of Salisbury is partnering with the Centralina Council of Governments (CCOG) in a regional planning initiative known as Connect Our Future. Specifically, Salisbury is an active participant in the Housing Work Group in the regional planning effort in an effort to provide input into a comprehensive regional housing strategy for the 14-County Charlotte-Metropolitan region. Salisbury's role as part of the regional planning exercise includes the following: Hosting a fair housing forum as part of a public input and outreach initiative in February, 2014; Salisbury has used several forms of media to promote the housing forum, as well as an online fair housing survey through both its Community Planning Services and Public Information Departments Division including: Press releases to the Salisbury Post Newspaper, City of Salisbury website and various social media outlets. As a CDBG entitlement City, Salisbury has requested and received an updated Analysis to Impediments to Fair Housing report, or AI as a sub-report component to the CCOG-sponsored Regional Housing Study. The City received results of the AI study in spring, 2014. This document will aid in guiding City activities that continue towards meeting the goals and objectives of the Consolidated Housing Plan and associated Annual Action Plans.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City of Salisbury makes effective use of federal funds through many partnerships and collaboration, and by providing in-kind assistance and technical resources to other agencies in support of mutual goals. Federal funding allocation priorities are based on the City's intent to focus funds in order to achieve the greatest possible impact in areas with the greatest need. The City of Salisbury works closely with the Salisbury Housing Authority (SHA) to raise awareness and distribute media about the housing programs available through the Salisbury Community Development Corporation (SCDC). The SCDC is a non-profit, Community Housing Development Organization that helps to administer the City's CDBG and HOME

grants. The organization offers homeownership and housing counseling to eligible first-time home buyers, as well as homeowners in need of mortgage refinancing or facing foreclosure. The City helps address the needs of public housing residents by coordinating with the Family Self-Sufficiency Program (Salisbury Housing Authority) to encourage participation in financial literacy classes and to provide an advisory role at the program board meetings. Homeless prevention activities include foreclosure prevention programs offered by the Salisbury CDC, as well as emergency and owner-occupied rehab to help owners stay in their existing homes. These activities particularly benefit elderly homeowners. City planning staff regularly attends meetings with local housing, Continuum of Care and other health and human services organizations to share information and coordinate strategies to address poverty, health and housing challenges in our community.

Staff provides updates on City planning and Community Development Block Grant and HOME funding activities, as well as updates on planning, development and housing activities.

The City will continue efforts to improve service coordination. Some activities will include:

- Continue to participate in the Piedmont Regional Continuum of Care which strives to meet the housing needs of the homeless through regional partnerships;
- Regularly communicate with homeless service providers to stay attuned to periodic fluctuations in the homeless population and better understand the priority needs;
- Continue to engage public housing residents through community policing efforts and providing information about public transportation, recreation and other city services;
- Continue to participate in the Self-Sufficiency Programs (Salisbury Public Housing Authority) and encourage residents to attend classes at the Salisbury CDC on budgeting, home financial management, insurance needs and related topics;
- Continue to be responsive to requests from community service providers for GIS services, technical assistance or other assistance that the city is able to provide;
- Continue to support the efforts of the Human Relations Council and the Hispanic Coalition to engage diverse populations and encourage their participation in civic affairs.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City does not directly administer any program providing support or care to homeless individuals and families however, the City provides annual public service funding for two emergency shelters for the homeless that are administered by Rowan Helping Ministries and the Family Crisis Council. Most notably, in March 2012 the City and the SCDC assisted Rowan Helping Ministries by donating land for the construction of a new homeless shelter facility.

The City is an active participant in ongoing efforts to address the needs of homeless persons by maintaining active partnerships with local organizations that support the homeless. The City will

continue to allocate public service funding to these organizations, as well as attend meetings relative to the City's role in addressing poverty in our community.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Rowan County is part of a regional committee under the NC Balance of State Continuum of Care (CoC) that consists of 79 rural counties and broken into 30 regional committees. The Piedmont Regional Committee includes the following counties: Cabarrus, Davidson, Rowan, Stanly and Union counties. Locally, Rowan Helping Ministries (RHM) provides services to the homeless, including overnight shelter services. RHM provides bi-annual point-in-time homeless population counts, tracking information and other coordination activities to the Piedmont Regional Committee lead organization, Community Link in Charlotte, North Carolina. There is an Action Plan for the entire NC Balance of State COC but not specific to the Piedmont Region.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Housing Authority of the City of Salisbury
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization is in regular, face-to-face, email and telephone contact with the City of Salisbury. The City will continue efforts to improve service coordination:Continue to engage public housing residents through community policing efforts and providing information about public transportation, recreation and other city services;Continue to participate in the Self-Sufficiency Programs (Salisbury Public Housing Authority) and encourage residents to attend classes at the Salisbury CDC on budgeting, home financial management, insurance needs and related topics;
2	Agency/Group/Organization	ROWAN HELPING MINISTRIES OF SALISBURY-ROWAN
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization is in regular, face-to-face, email and telephone contact with the City of Salisbury. The City will continue efforts to improve service coordination:Regularly communicate with homeless service providers to stay attuned to periodic fluctuations in the homeless population and better understand the priority needs;Staff will continue to participate in Neighbor to Neighbor meetings to coordinate efforts and strategies to address poverty

3	Agency/Group/Organization	ROWAN COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Health Services-Education Health Agency HEALTH DEPARTMENT
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Face to face, telephone and email interviews with Rowan County Department of Social Services, Health Department and Senior Services.
4	Agency/Group/Organization	SALISBURY COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Economic Development Market Analysis Anti-poverty Strategy FAIR HOUSING

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Salisbury Community Development Corporation is a non-profit, Community Housing Development Organization (CHDO)The organization oversees the day-to-day administration of the City's CDBG and HOME funding. The City is in regular, face-to-face, email and telephone contact with the City of Salisbury. The City will continue efforts to improve service coordination. The organization provides valuable input into the City's Consolidated Plan, Action Plans and end of year CAPER documents.
5	Agency/Group/Organization	COMMUNITY LINK
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children NC BALANCE STATE COC PLAN
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Link is the lead in the Piedmont Regional Committee of the North Carolina Balance of State Continuum of Care. The organization provided information regarding the homeless population such as point in time counts, and access to the NC Balance of State 2012 Continuum of Care Strategic Plan.
6	Agency/Group/Organization	ROWAN COUNTY UNITED WAY
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment LOCAL CHARITY NETWORK Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Rowan County United Way supports 15 agencies that serve the county and produced a 2012 County Needs Assessment that provides valuable input into the Consolidated Plan and to better coordinate service efforts.
7	Agency/Group/Organization	CENTRALINA COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	Housing LAND PLANNING AND GOVT ADMIN SERVICES
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Salisbury Planning Staff collaborated to provide input into a regional housing plan and Analysis to Impediments to fair housing (AI) for the 14-County CCOG Region. Salisbury staff are active participants in the housing work group of the regional planning exercise, known as CONNECT our Future.

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Community Link	Addressing needs of the homeless population
PHA 5-Year and Annual Plan	Salisbury Public Housing Authority	Goals to provide affordable housing and to meet the housing needs of low-moderate income individuals and families
2012 Health and Human Services Needs Assessment	Rowan County United Way	Anti-poverty strategy
CONNECT Our Future Regional Housing Strategy	Centralina Council of Governments	2014 Regional housing plan uses Salisbury data to provide a local housing market analysis.
Analysis to Impediments to Fair Housing	Centralina Council of Governments	AI uses local housing market data and other sources to provide a 2014 update to Salisbury.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The city coordinates with the NC State Historic Preservation Office regarding activities that affect historic properties or districts. The city also participates in the Cabarrus/Iredell/Rowan HOME Consortium to implement its HOME-assisted housing activities. Centralina Council of Governments, which represents a 14-county area covering the Charlotte area, is the lead agency for a regional analysis addressing fair housing impediments that includes Salisbury.

Narrative (optional):

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

This Citizen Participation Plan (CPP) outlines the policies regarding public participation in the Consolidated Plan process, including Annual Action Plans, performance reports and amendments to adopted Consolidated Plans. The citizen participation process for this document began with two, citizen input and information sessions in October, 2014 and January, 2015. The public meetings were not the official public hearing however, they were advertised in the local newspaper and on the City's website. The official public hearing included publishing a newspaper ad ten days prior to a City Council public hearing on February 17, 2015 to gather input and consult with numerous agencies, including neighborhood associations representing Salisbury's neighborhoods, subrecipients of funding, and private citizens. The meetings were held in public facilities fully accessible by persons with limited mobility. Accommodations were available with a few days' notice for any persons with limited English proficiency or persons with mobility, visual or hearing impairments. Advertisements for these meetings were published in the Salisbury Post (non-legal display ad) which has a wide general circulation throughout Salisbury and Rowan County. The meetings were also advertised on ACCESS16 Local Government Channel and the City's website homepage. Target area neighborhood associations were contacted in advance of these meetings, as well as all current subrecipients of funding.

The overriding purpose of the Citizen Participation Plan is to establish a framework for a continuum of public input through all stages of Consolidated Plan development. Citizens are encouraged to become involved in the community development process, particularly low to moderate income residents and those living in areas characterized by blighted conditions. Minority residents, persons with disabilities, elderly and frail residents, public service agencies, and civic groups are also encouraged to participate.

The following basic principles are fundamental to the CPP:

- All aspects of plan development will be conducted in an open manner.
- Citizens will be provided adequate opportunity to make proposals or comment on the plan in a manner that meets or exceeds statutory requirements.
- Citizens will be provided information about the plan in a timely fashion and at various stages of plan development.
- The public will be given full access to program information (except where personal information or confidentiality requirements dictate otherwise).

- Citizens will be given adequate notice of meetings related to plan development or the proposed and actual use of program funds.

Public Hearings and Public Notice

As required by law, public hearings will be held to provide the opportunity for citizens to comment or make proposals about the plan. Hearings will be held in locations easily accessible to the public, including persons with disabilities. Provisions will be made for persons with disabilities or language differences provided a five-day advance notice is given. Advance notice will be given prior to all public hearings, meetings or workshops. Notices will be published in the non-legal section of the Salisbury Post no less than ten (10) days and no more than twenty-five (25) days prior to any series of meetings or hearings. Additionally, Advertisement of these meetings are also advertised on ACCESS16 Local Government Channel and the City's website homepage. Target area neighborhood associations were contacted in advance of these meetings, as well as all current subrecipients of funding.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	SURVEY	Non-English Speaking - Specify other language: SPANISH Non-targeted/broad community Residents of Public and Assisted Housing	101 paper survey responses and 15 electronic responses	Majority of comments, 64% see housing rehabilitation as greatest need	NA	
2	Public Meeting	NEIGHBORHOOD LEADERS ALLIANCE	10/02/2014 Park Ave Community Center, Total attendance: 35	Concern about housing/crime, increased efforts to distribute housing needs survey	NA	
3	Public Meeting	Non-targeted/broad community	10/30/2014 Salisbury City Hall, Total attendance: 12	Concern about housing/crime, increased efforts to distribute survey	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	1/15/2015 West End Community Center, Total attendance: 1	Concern about housing stock deterioration/high rental rates	NA	
5	Internet Outreach	Non-targeted/broad community	Full color image advertising all public meeting on City Homepage.	NA	NA	
6	Newspaper Ad	Non-targeted/broad community	3 ads total: 1/04/2015, 2/8/2015, 3/29/2015	NA	NA	
7	Public Hearing	Non-targeted/broad community	2/17/2015: Formal Public Hearing at regular City Council meeting	NA	NA	
8	Public Meeting	Non-targeted/broad community	4/07/2015: Presentation of DRAFT ConPlan, Budget and Annual Action Plan-Begin 30-day public comment period	NA	NA	
9	SURVEY	Non-targeted/broad community	4/10/2015-5/10/2015	NA	NA	

Table 4 – Citizen Participation Outreach

Needs Assessment

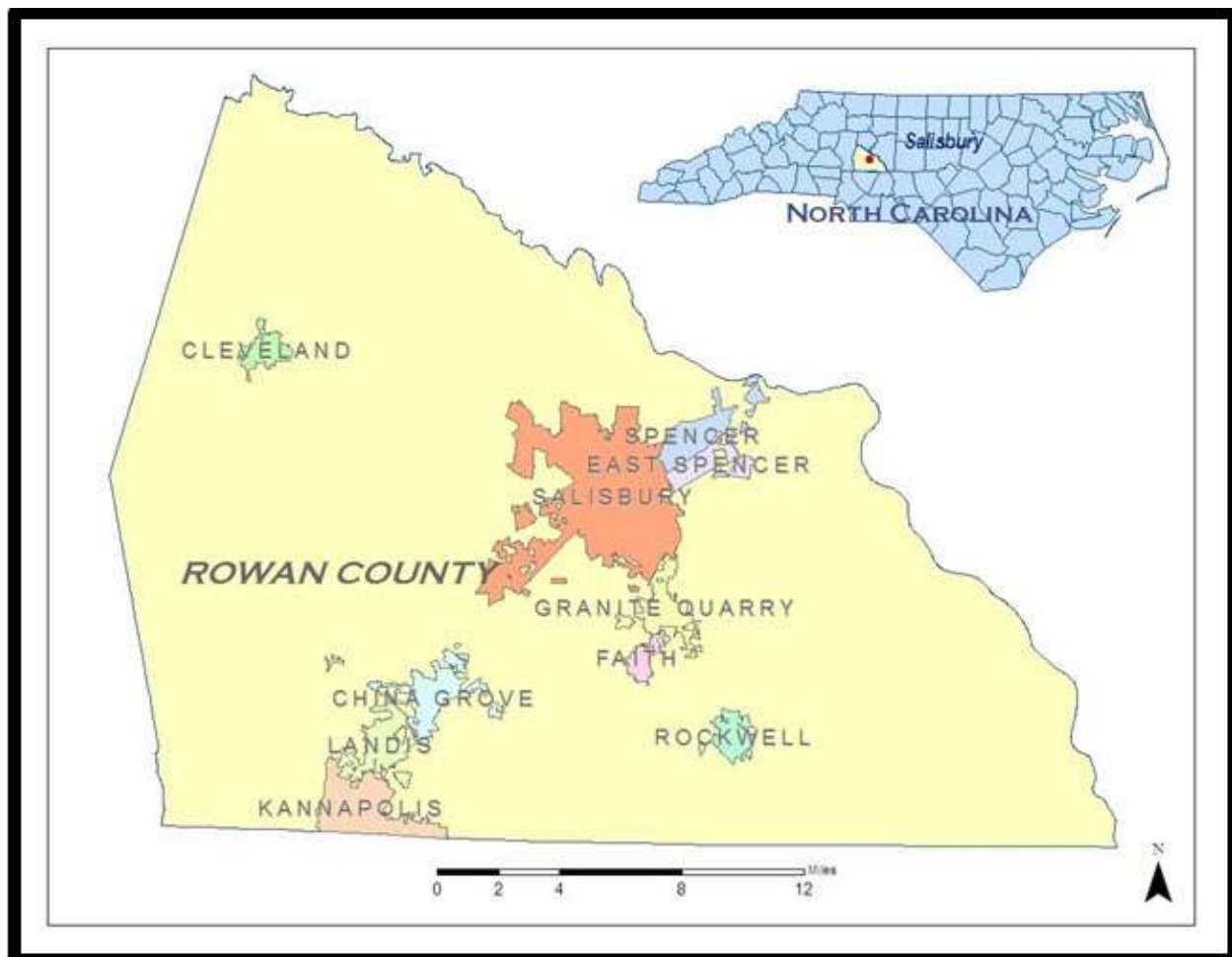
NA-05 Overview

Needs Assessment Overview

The City of Salisbury is the largest municipal jurisdiction and the county seat of Rowan County, North Carolina, located in the Central Piedmont region of the state. Salisbury encompasses 21.56 square miles, and according to the July, 2013 Census Bureau estimate, has a population of 33,604.

Population and Demographics

According to the 2010 decennial population counts, the approximate population was 52% White and 38% Black/African-American. Approximately 10% of the population was Hispanic/Latino, with the remaining 2% composed of Asian, two or more races, or some other race. When compared with 2011-2013 American Communities Survey (ACS) estimates, Salisbury saw a slight decrease in overall population, in all racial/ethnic groups (Figure 1). Black/African-American residents make up the largest minority group, representing about 40% of the population of Salisbury. This population is concentrated in more urbanized areas and older neighborhoods near the downtown (Figure 2 Source: HUD OneCPD maps). The City's oldest housing is also concentrated in these central locations where the probability and cost of maintenance for both housing and infrastructure are larger concerns. Hispanic or Latino population is most concentrated in the south and southwestern areas of the city. The highest concentration specifically, is located along Salisbury's South Main Street corridor. Asian population saw little growth during the comparison period, remaining in the 2% range. Population distribution information shows that the relatively small, Asian population is mostly concentrated to the west and south of Salisbury. Salisbury's age distribution saw shifts toward older age groups, with decreases in the age groups contained within the 20 to 59 year age groups (Figure 3 Source: 2007-2011, 2011-2013 ACS). The 20 to 24 age group saw the most change, with an approximate 1% decrease. Notably, the age groups under 5 years, as well as 5-9 years saw an increase in their respective cohort group. In 2007 the largest shares of the adult population were held by the 25-29 and the 50-54 age groups. Notably the two age groups with the greatest increases in population share were the 50-54 (+1.4 %) and the 55-59 (1.3 %) age groups.



City of Salisbury, NC-Vicinity Map

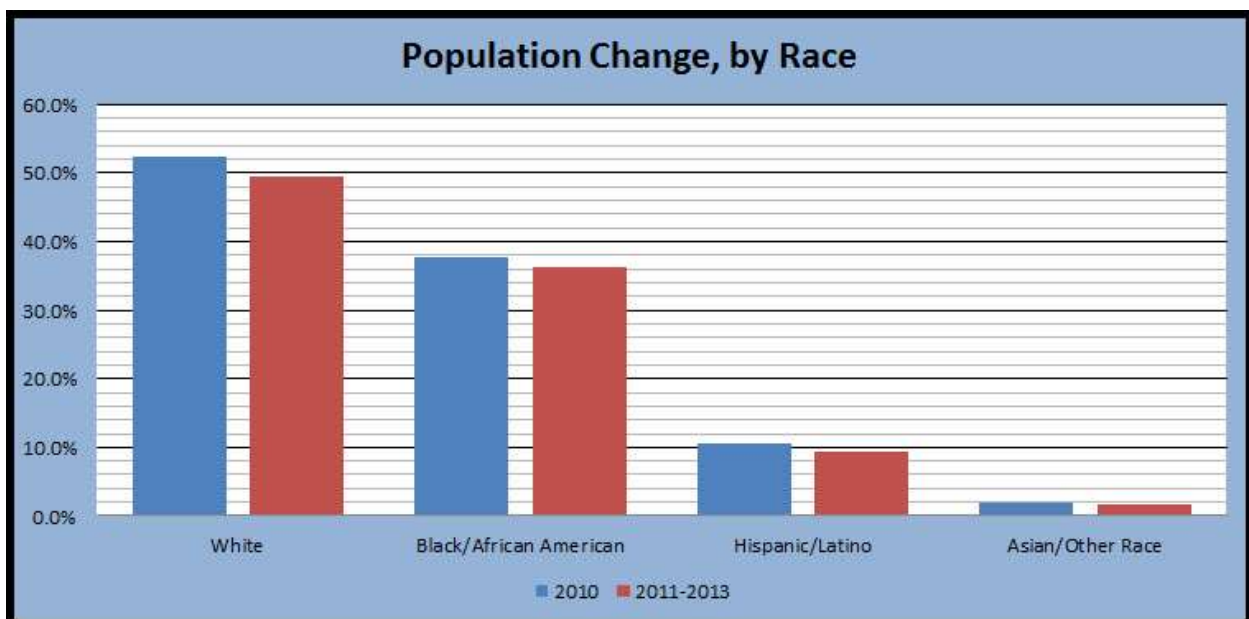


Figure 1: Population Change by Race

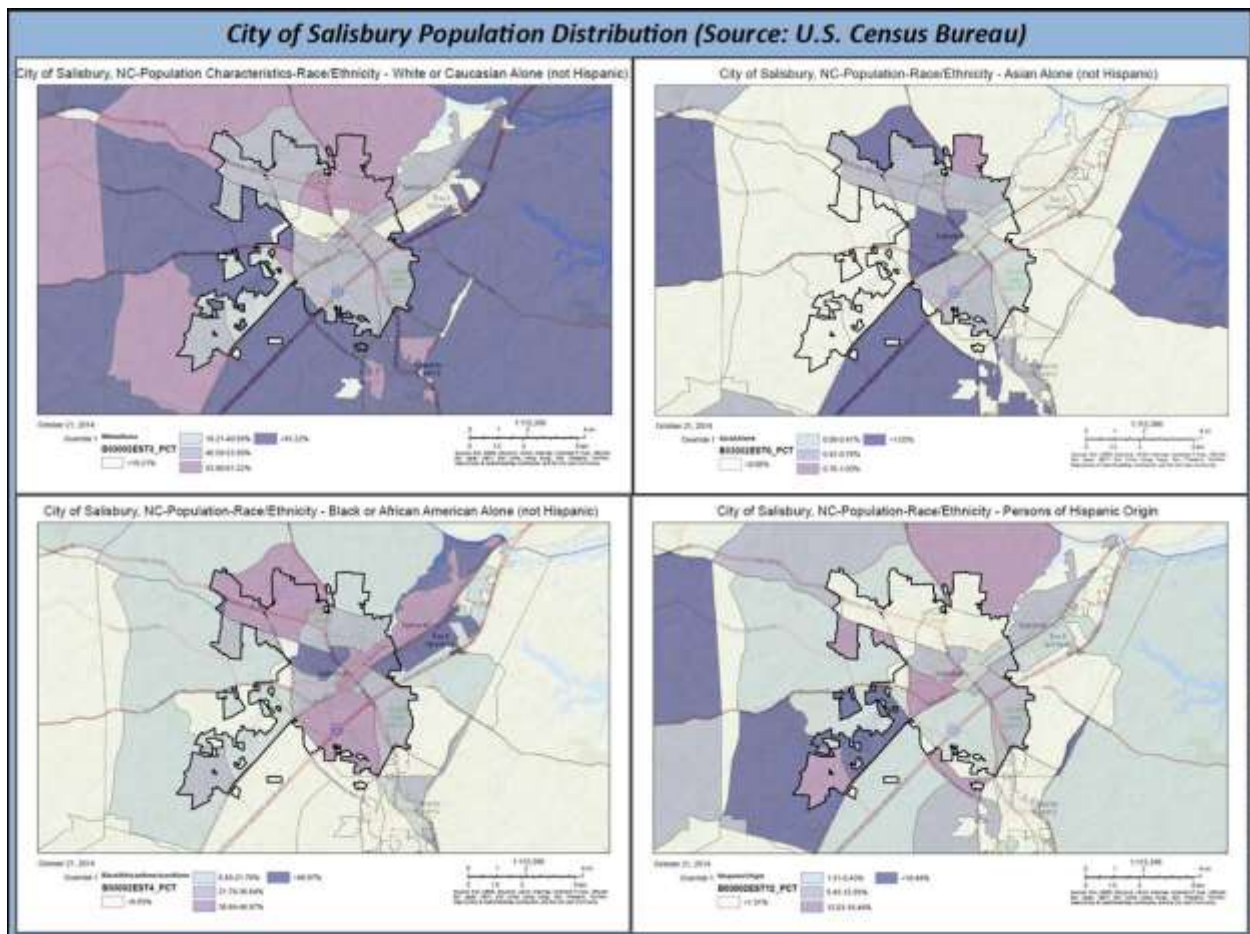


Figure 2: Population Distribution

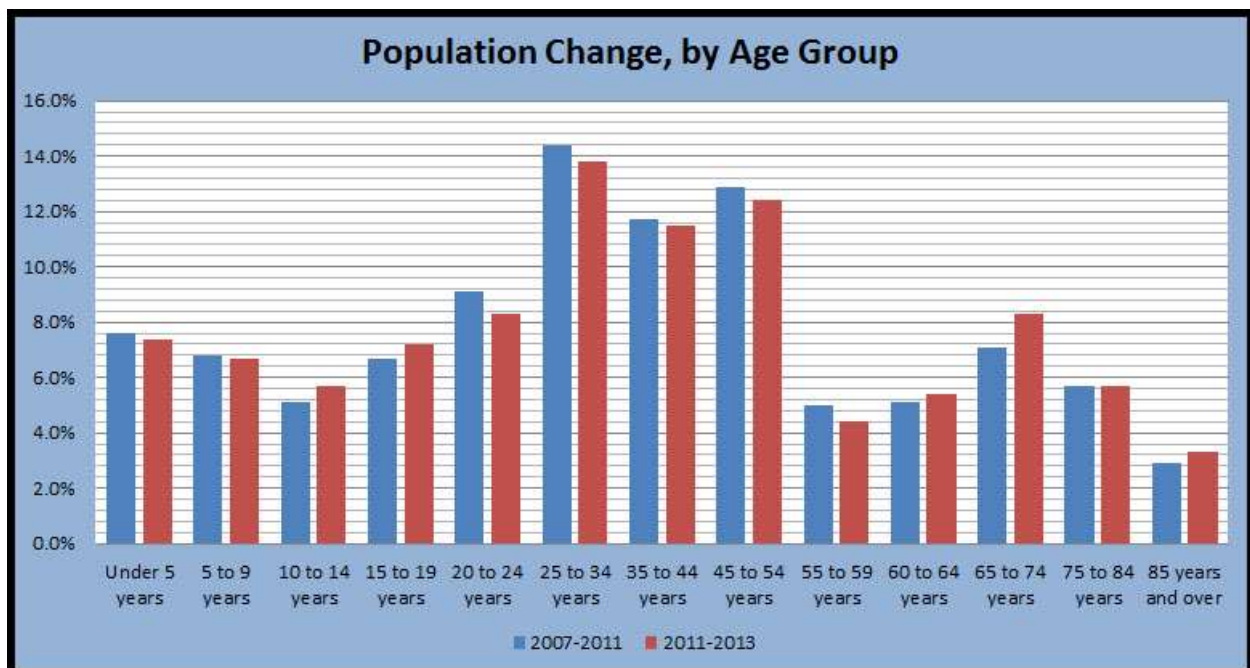


Figure 3: Population Change by Age Group

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

For the comparison period (base year 2000 and 2007-2011 ACS), population and households have increased, in Salisbury by 26% and 19%, respectively. According to the 2010 decennial population counts, the approximate population was 52% White and 38% Black/African-American. Approximately 10% of the population was Hispanic/Latino, with the remaining 2% composed of Asian, two or more races, or some other race. The HUD provided, Housing Planning Toolkit was utilized to put together a generalized summary of demographics and housing characteristics. This information allows the City to compare information with both the County and State. Using the toolkit with 2011-2013 American Communities Survey (ACS) estimates, Salisbury saw a slight decrease in overall population, in all racial/ethnic groups. When compared with both the County and State, Salisbury has a greater share of its population with less than 80% HUD Area Median Family Income (HAMFI), a greater share of population ages 65 and above, as well as a larger share of renters. However, the median contract rent is lower than both the County and State levels (Figure 1).

The distribution of renter occupied housing is coincident with areas of households with extremely low incomes (less than 30% of Median Income) as well as incomes below the poverty level and relatively high vacancy rates (Figures 2 and 3). Furthermore, the location of lower income populations is spatially coincident with concentrations of minority populations.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	26,462	33,325	26%
Households	10,376	12,362	19%
Median Income	\$32,923.00	\$35,845.00	9%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

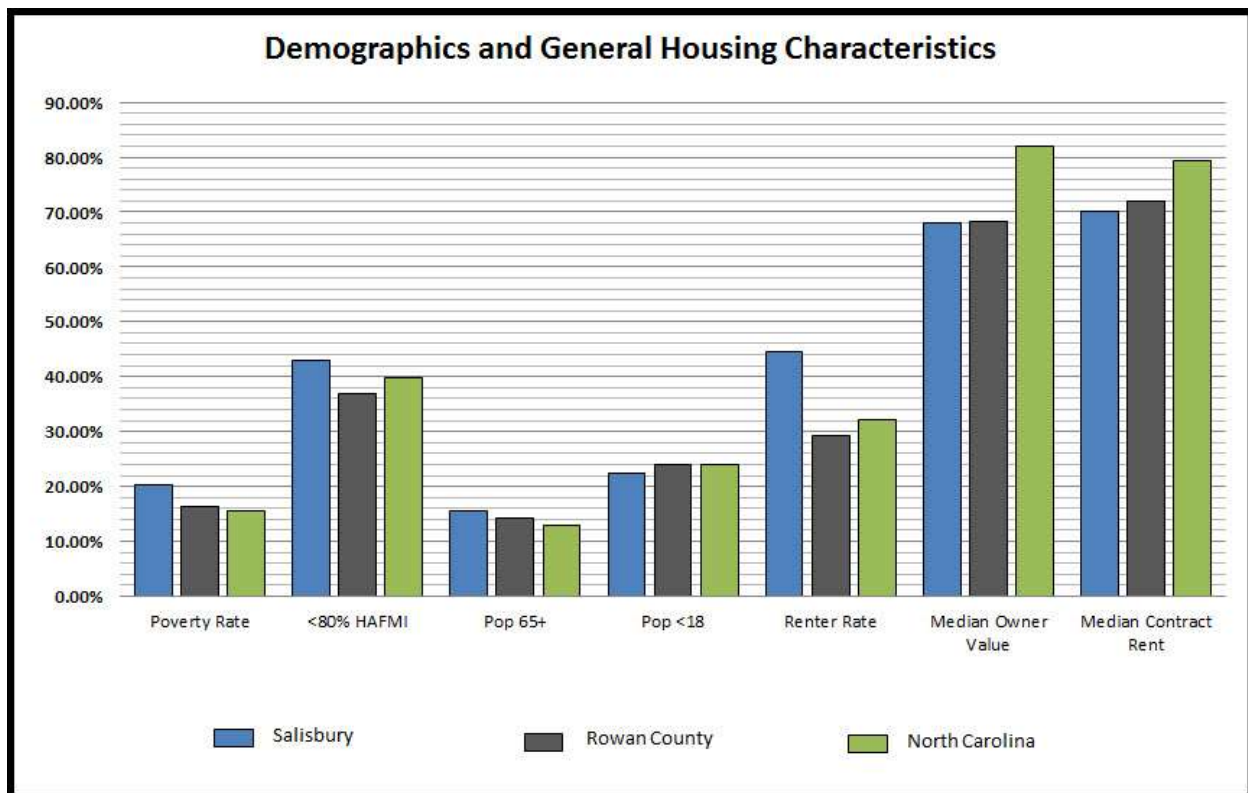


Figure 1: Demographics and General Housing Characteristics

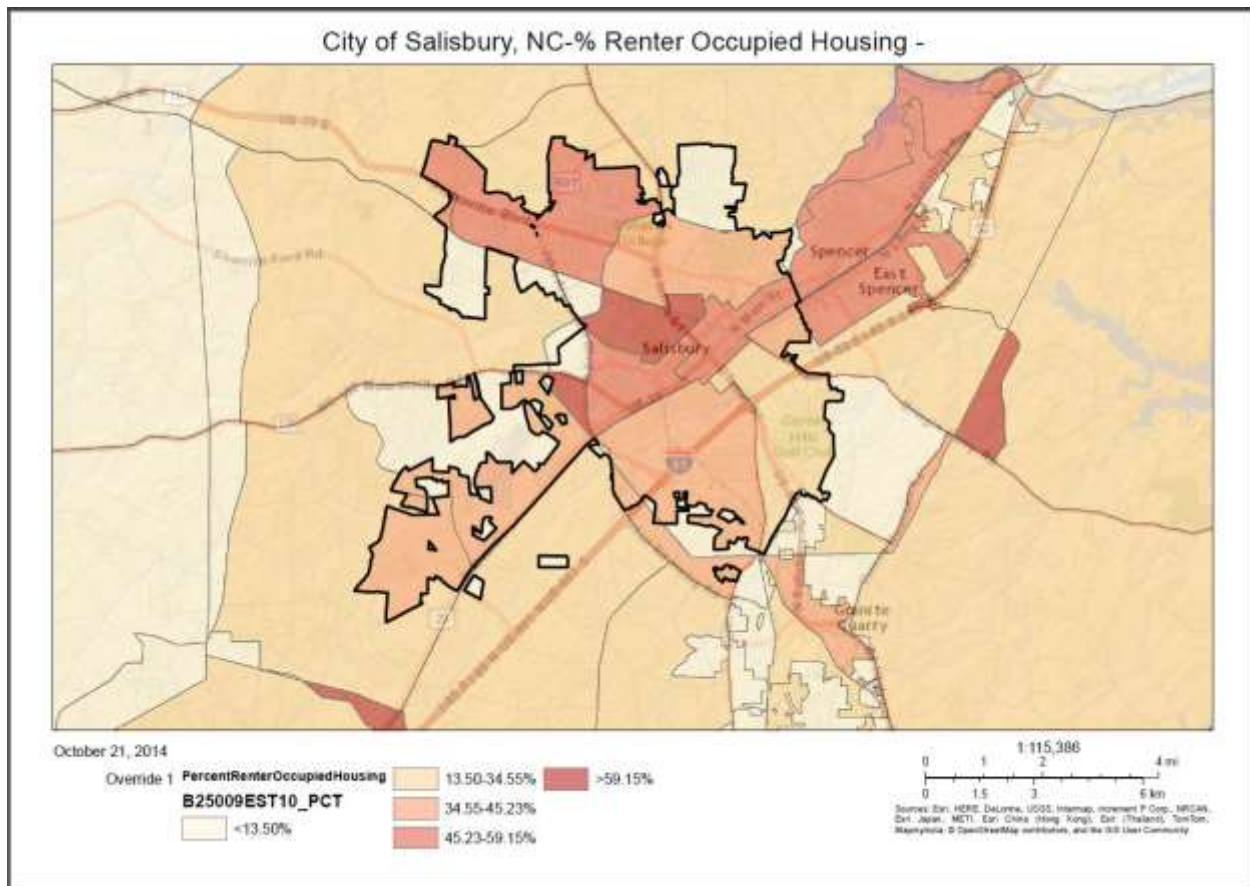


Figure 2: Percent of Renter Occupied Housing

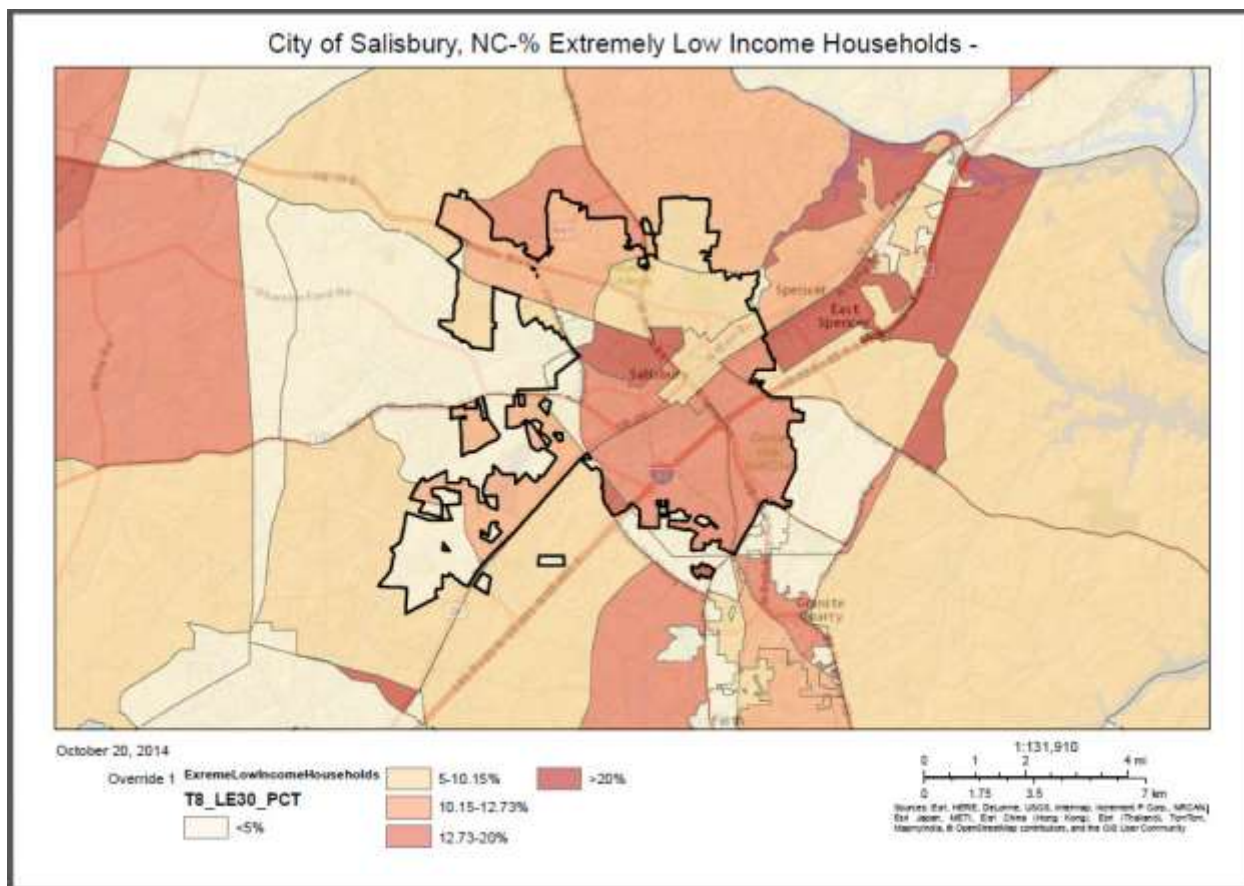


Figure 3: Distribution of Extremely Low Income Housing

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,750	1,750	2,040	1,275	5,545
Small Family Households *	895	465	730	620	2,680
Large Family Households *	35	110	155	80	335
Household contains at least one person 62-74 years of age	219	365	450	210	1,150
Household contains at least one person age 75 or older	140	415	320	200	570
Households with one or more children 6 years old or younger *	605	353	455	254	645
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Number of Households Narrative

In the following section, HUD-provided CHAS data (Comprehensive Housing Affordability Strategy) is used to assess housing needs. The data is intended to measure the extent of housing problems and housing needs, particularly for low income households. The information used in this plan compares the period, 2007-2011. The total number of households in Salisbury, as of 2011 was 12,362. Less than 50% of these households are at or above 100% HUD Area Median Family Income (HAMFI). However this group makes up the largest share of total households, at 45%. Within this income range, small family households (households with four or less people) make up the largest share with 22% (Households in the 50-80% income range make up the second largest proportion of total households, at 16.5% (Figure 4). The cohorts being in the lowest income categories with the greatest share of households are Small Family Households, at 7% of the total. Most notably, Small Family Households, when aggregated up to the 80-100% HAMFI make up 22% of the total households in Salisbury or, close to one out of every four households.

According to the ACS there are 12,362 occupied and 2,034 vacant housing units out of 14,396 total housing units. The overall, Citywide vacancy rate is 14% and is greater than 29% in some areas (Figure 5). Most occupied dwelling units were owner-occupied, at 53% with renter-occupied numbers at 46.7%. These numbers converge, respectively to 50% for both owner and renter occupied dwellings, according to the updated 2011-2013 ACS. However, the number of owner occupied homes remains less than the County and State, and rental rates are lower than the same reference areas. The distribution of owner-occupied housing is concentrated to the northwest and east, within the City limits, and inversely distributed to the west, north, south and urban core areas for the highest concentrations of renter occupied housing units (Figures 6 and 7).

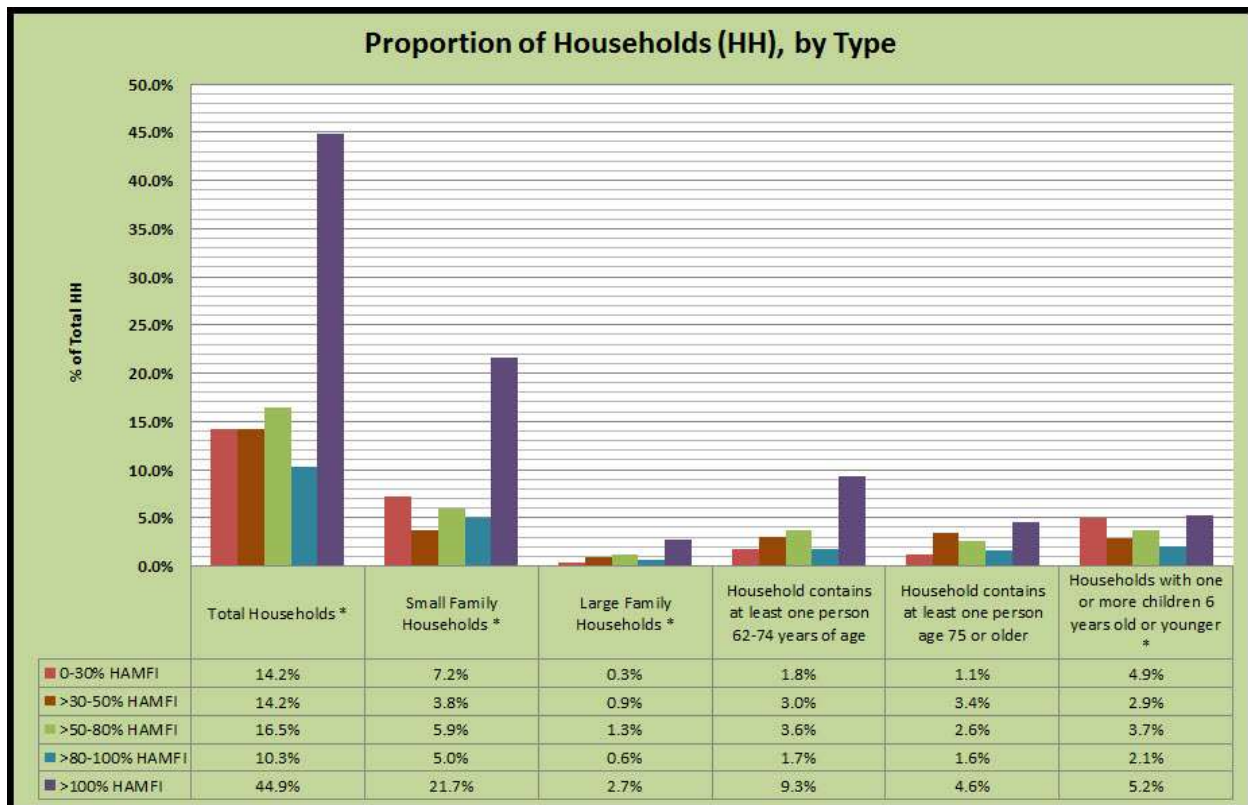


Figure 4: Types of Households

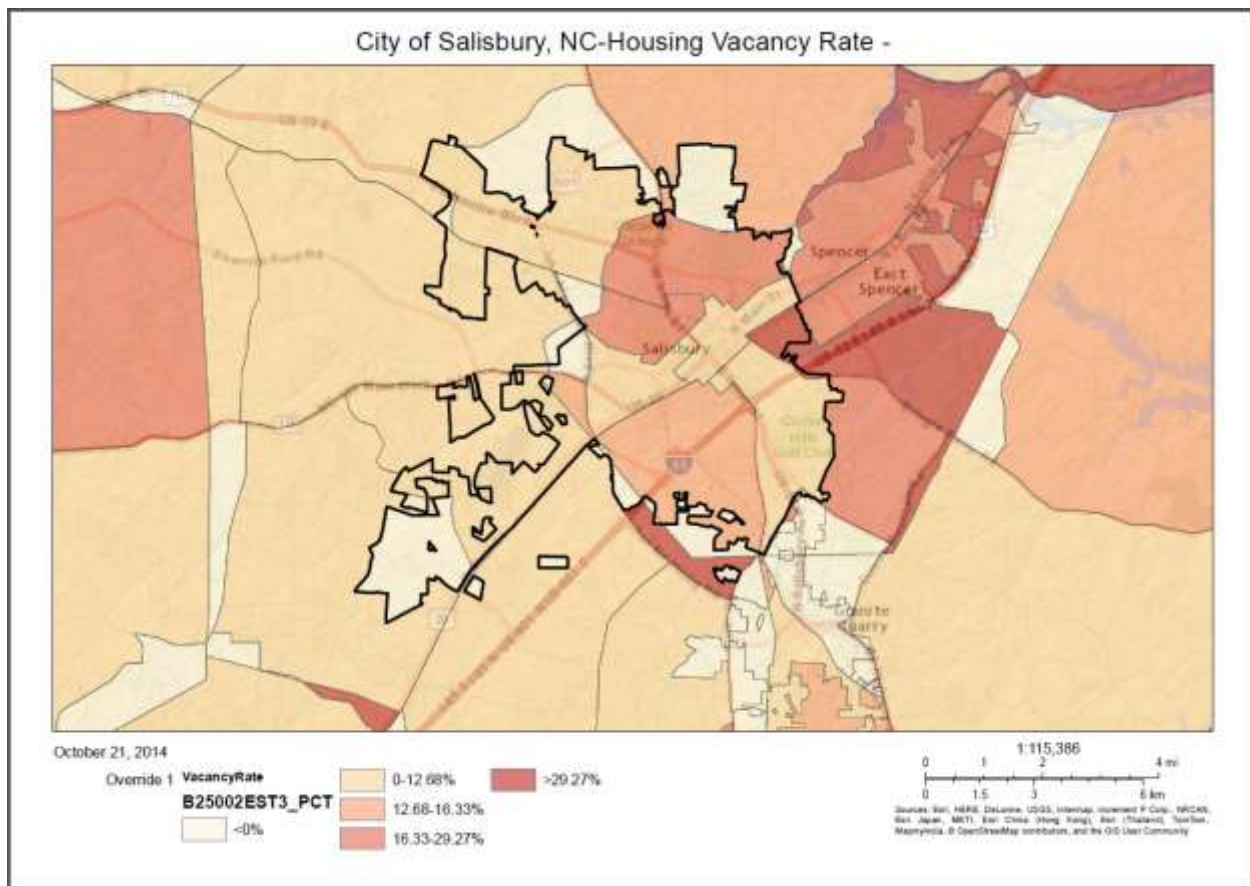


Figure 5: Housing Vacancy Rates

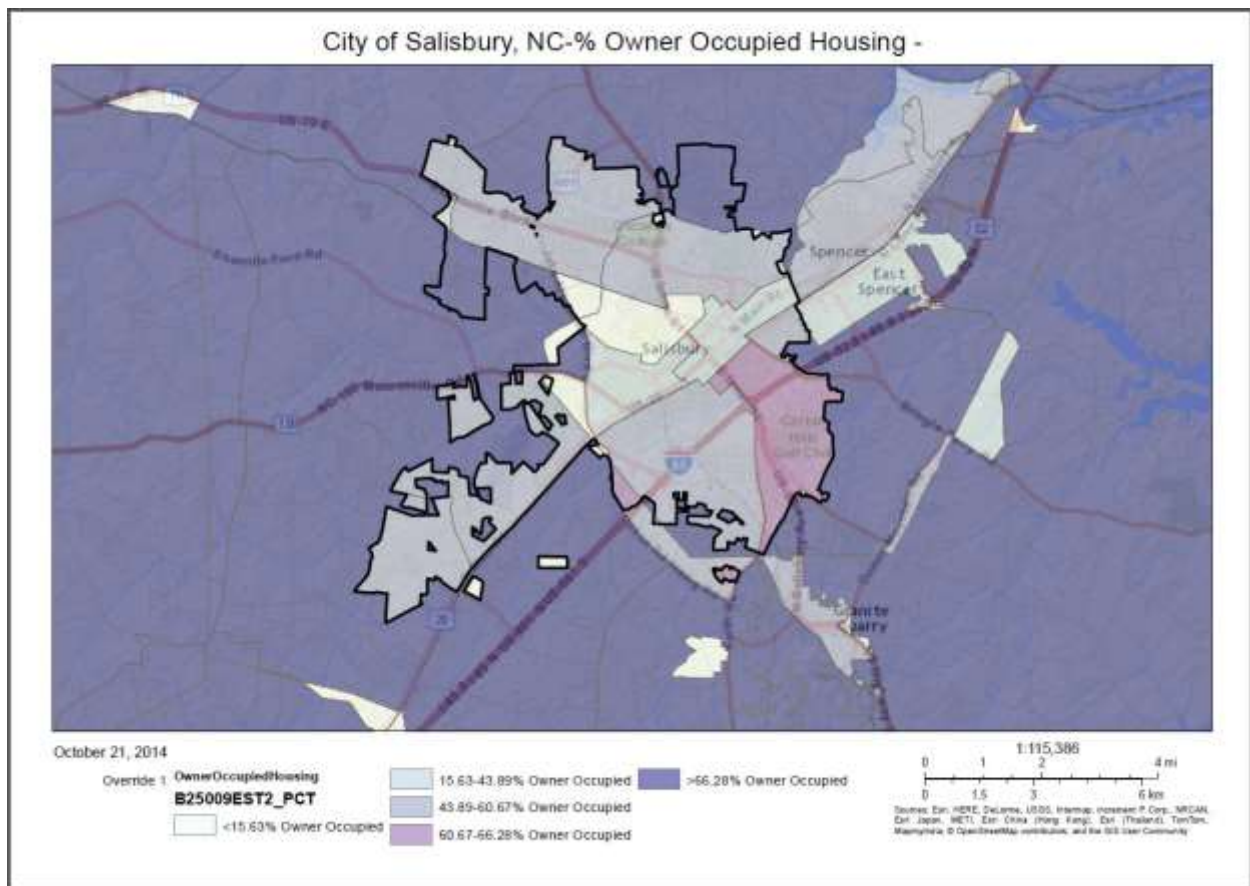


Figure 6: Distribution of Owner Occupied Housing

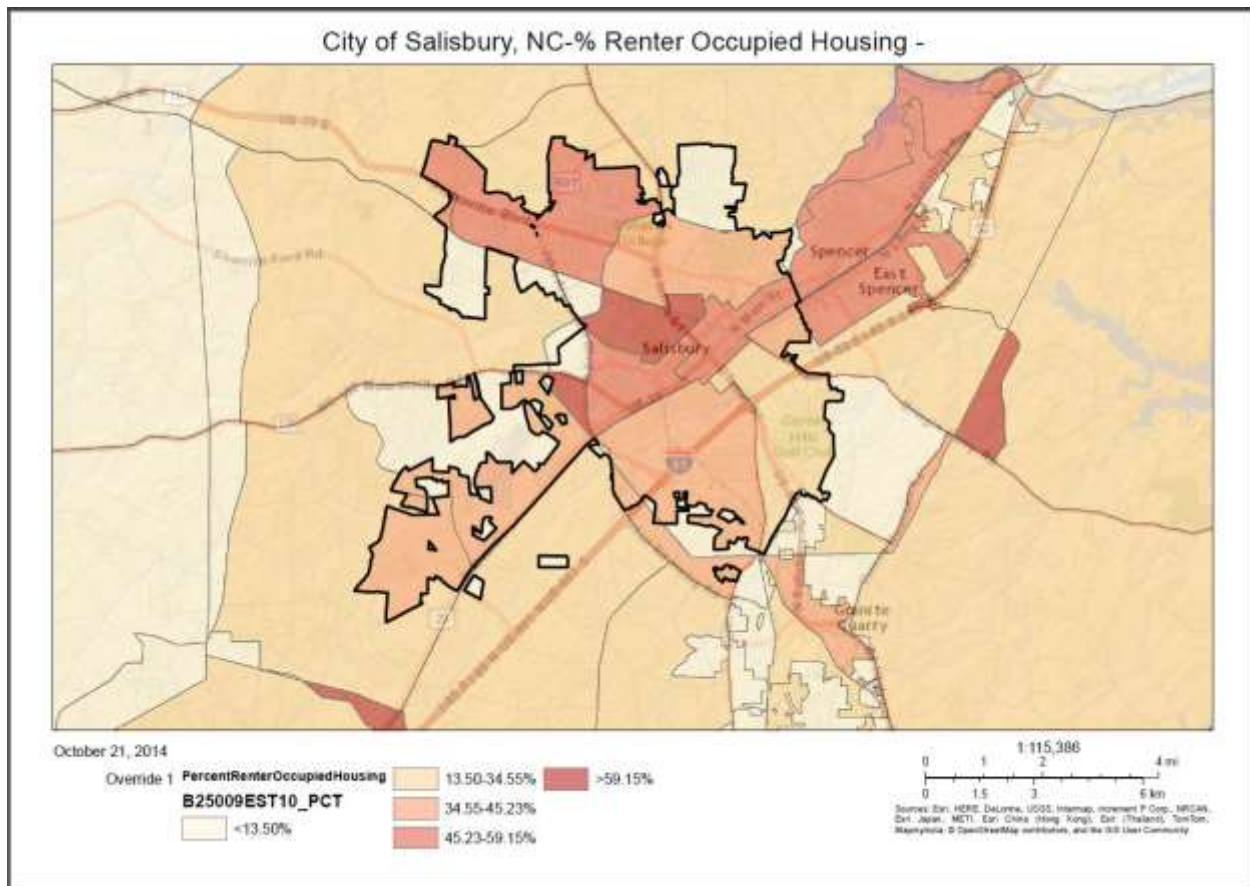


Figure 7: Distribution of Renter Occupied Housing

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	24	0	30	0	54	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	10	25	50	105	0	0	25	10	35
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	0	70	15	100	0	4	20	0	24
Housing cost burden greater than 50% of income (and none of the above problems)	725	470	130	20	1,345	230	245	255	4	734
Housing cost burden greater than 30% of income (and none of the above problems)	150	300	440	125	1,015	45	175	129	225	574

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	270	0	0	0	270	85	0	0	0	85

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

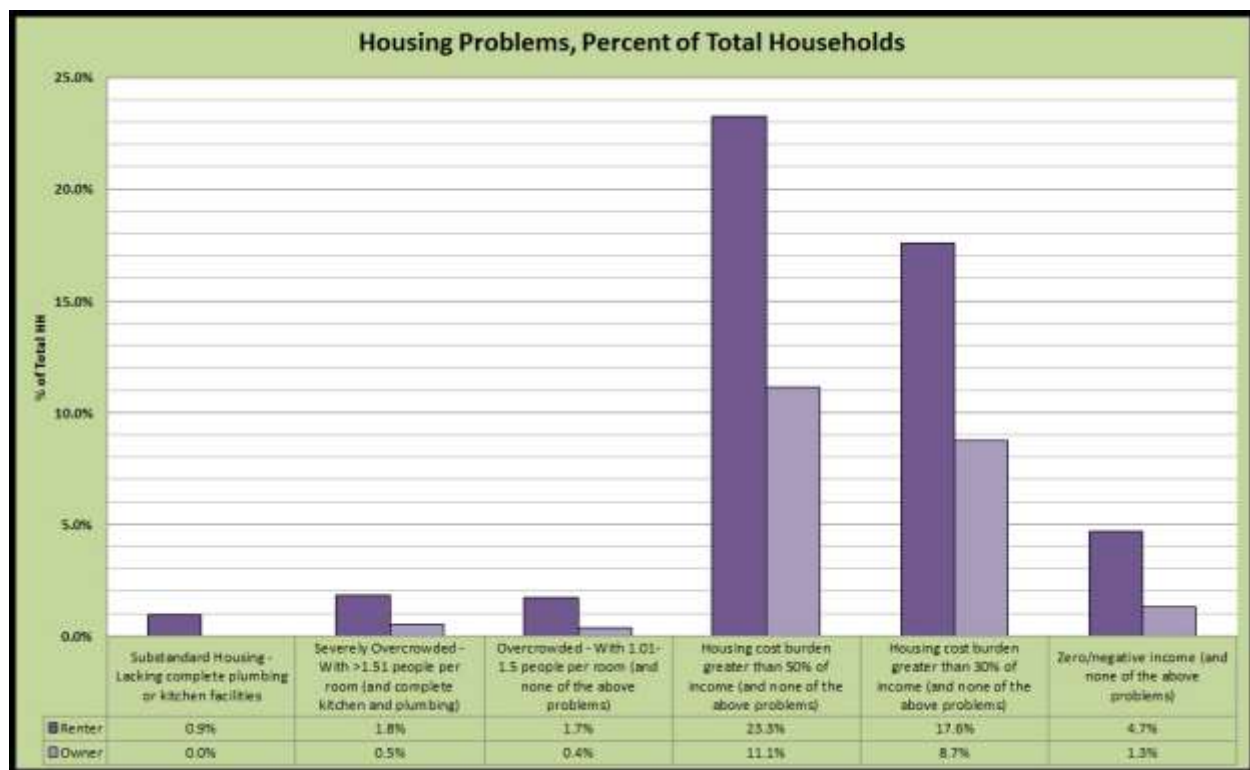


Figure 8: Housing Problems, Percent of Total Households

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	790	480	255	85	1,610	230	249	295	15	789

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having none of four housing problems	305	580	940	580	2,405	70	435	540	595	1,640
Household has negative income, but none of the other housing problems	270	0	0	0	270	85	0	0	0	85

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

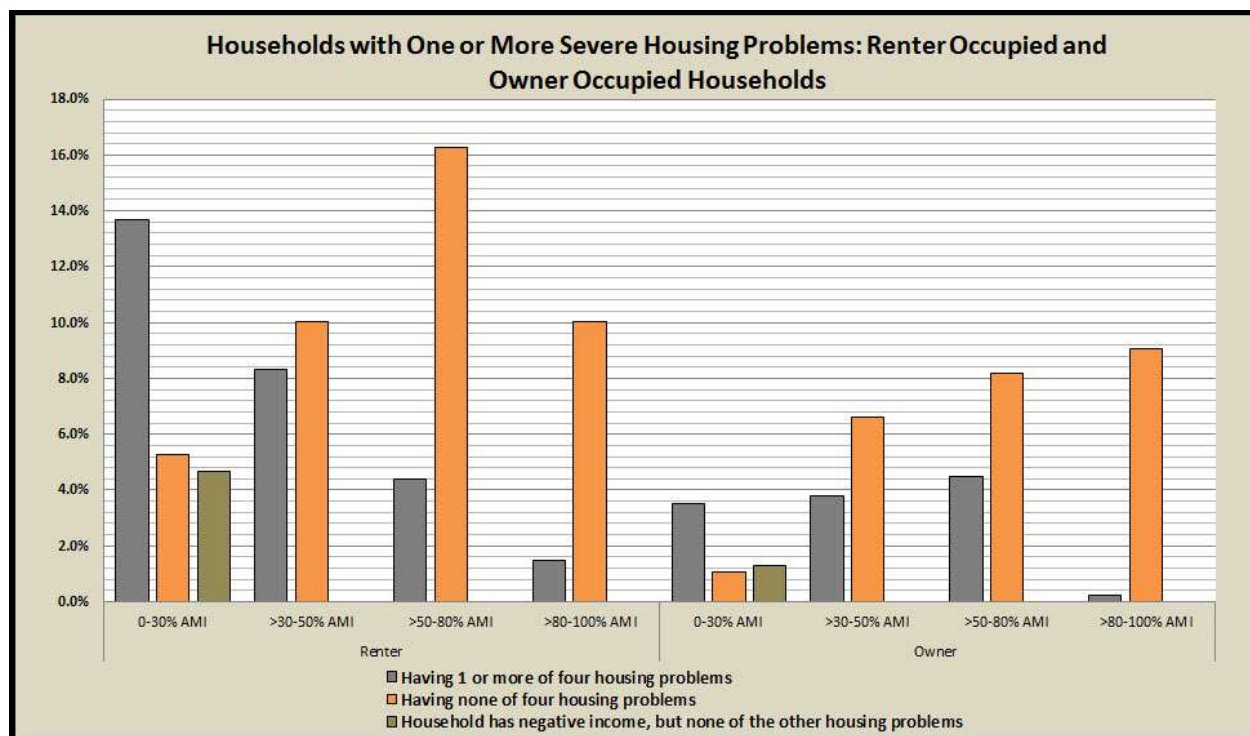


Figure 9: Households with One or More Severe Housing Problems

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	509	210	235	954	100	125	120	345
Large Related	0	40	10	50	15	44	45	104
Elderly	135	190	95	420	129	180	119	428
Other	260	350	245	855	40	70	95	205

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	904	790	585	2,279	284	419	379	1,082

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

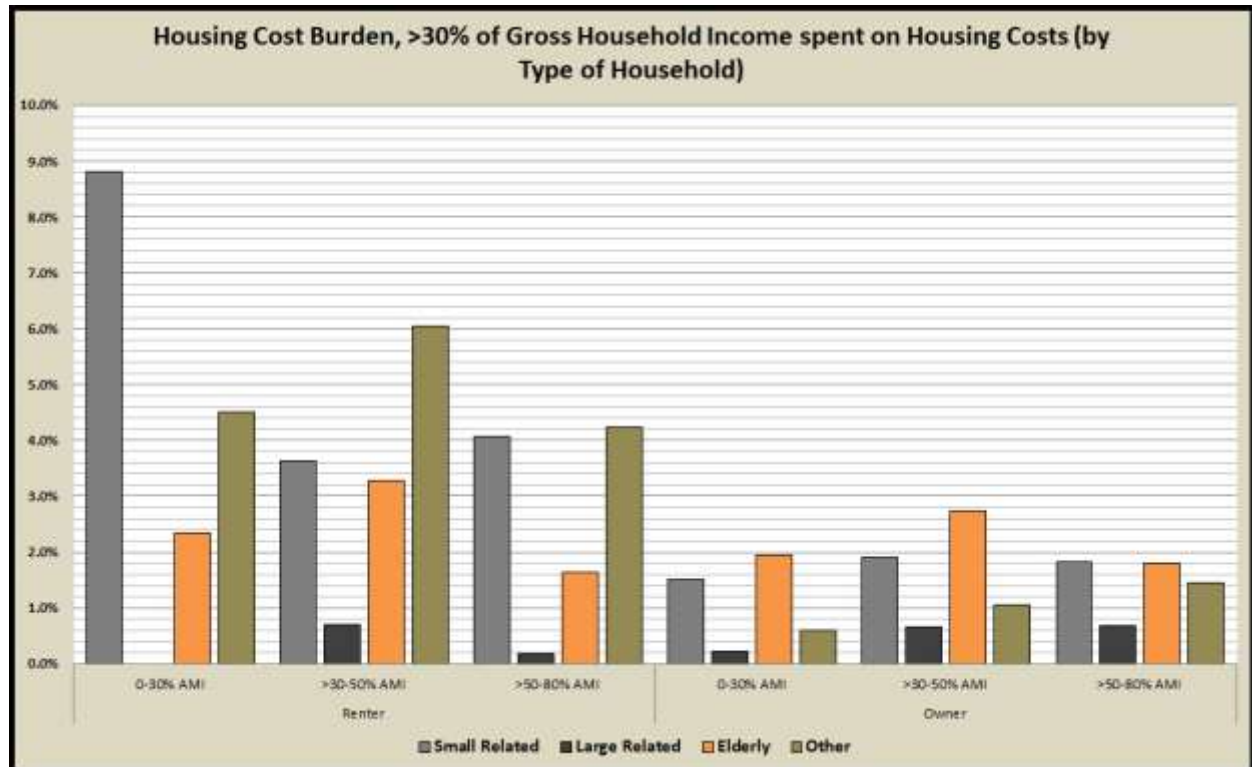


Figure 10: Households with Housing Cost Burden >30% of Gross Household Income

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	474	140	35	649	75	85	85	245
Large Related	0	40	0	40	15	44	35	94
Elderly	50	85	65	200	104	120	55	279
Other	230	220	35	485	40	0	75	115
Total need by income	754	485	135	1,374	234	249	250	733

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

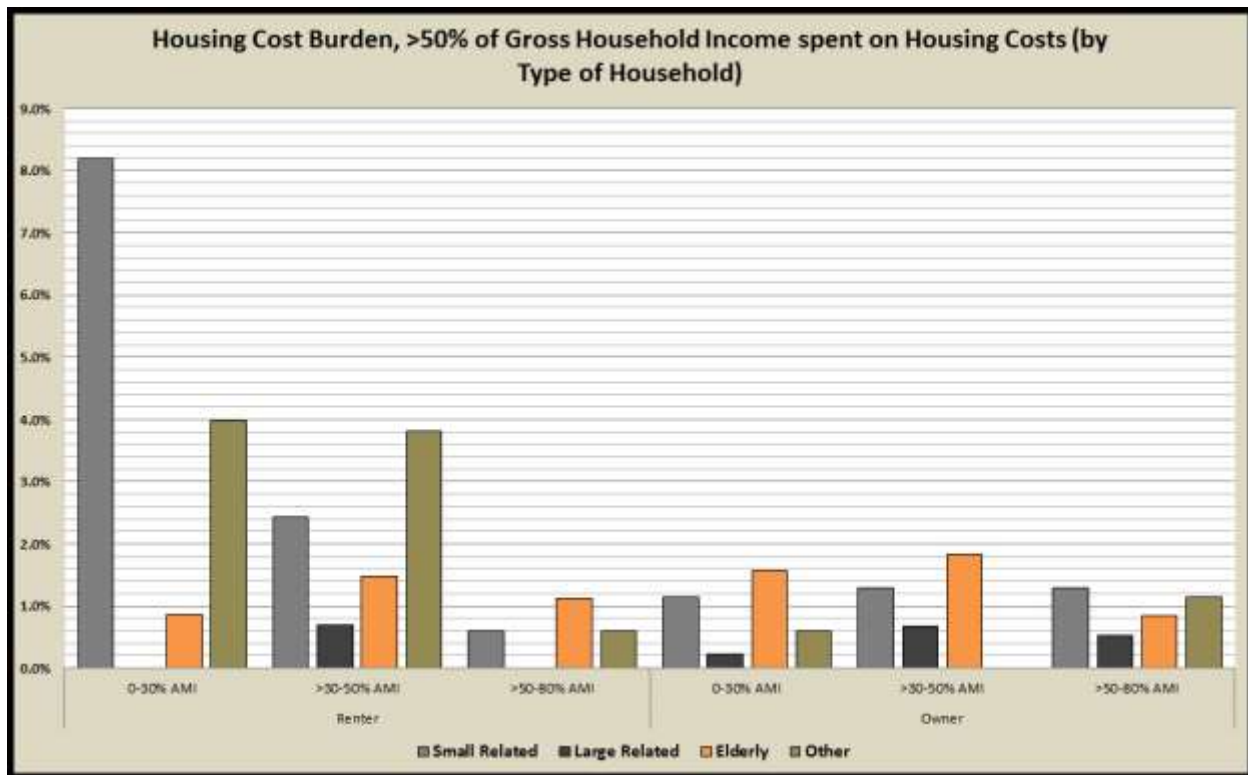


Figure 11: Households with Housing Cost Burden >50% of Gross Household Income

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	35	10	70	65	180	0	4	45	0	49
Multiple, unrelated family households	0	0	10	0	10	0	0	0	10	10
Other, non-family households	0	0	15	0	15	0	0	0	0	0
Total need by income	35	10	95	65	205	0	4	45	10	59

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

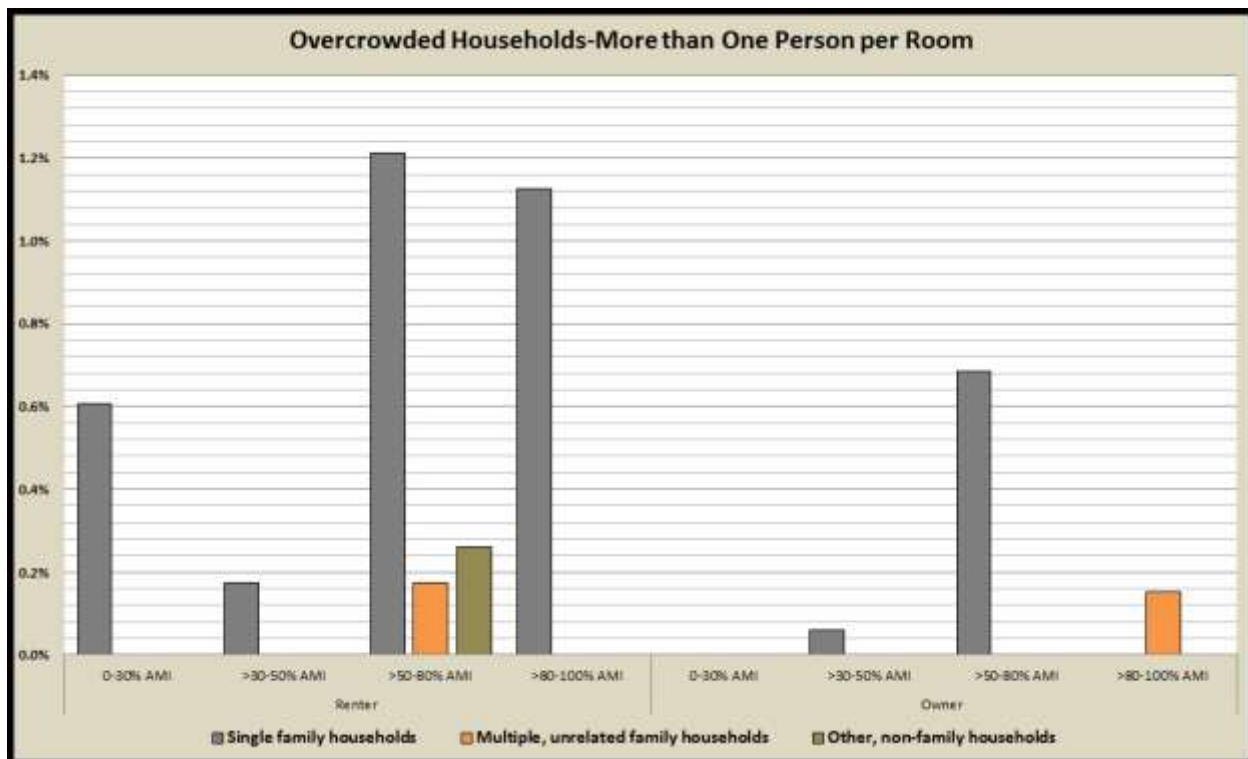


Figure 12: Overcrowded Households, by Type of Household

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source

Comments:

Describe the number and type of single person households in need of housing assistance.

According to the 2007-2011 American Communities Survey (ACS), 32% of households are classified as single person households or 4,002 households. Renter households in this category have a relatively large share of cost-burdened households, especially in the >30-50% AMI range (Figure 10 and 11). As a whole, the single person households are second in number of households that are cost burdened, behind small-related households. In the owner occupied households category, households classified as elderly are first in number of households being cost burdened.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to interviews with Rowan County Department of Social Services, the Division of adult services, 37 families have been referred to shelter services (Rowan Helping Ministries) for the fiscal year 2013-2014. The organization has no formal, data collection methods to differentiate between disabled or victims of domestic violence status. According to the Rowan County Family Crisis Council, an organization that provides shelter and other services to victims of domestic violence, in 2014 a total of 2,892 victims of domestic violence, sexual assault, stalking and dating violence were assisted. This includes all programmatic services such as shelter, court, group, counseling and hospital response. Only the housing status of those seeking the shelter service is gathered, and in 2014 there were 168 women and children who stayed in the domestic violence shelter (77 women and 91 children)

- Of these 77 women, 18 were disabled.
- Of these 77 women, 35 were single women and 42 were considered head of household.
- Of the women/children that exited the shelter, 19% moved into new homes, 18% moved in with relatives or friends, 13% returned to previous living situation.
- The remaining 43% went to other domestic violence (DV) shelters, homeless shelters, hospitals or unknown destinations.

What are the most common housing problems?

The most common housing problem is cost-burdened households, in both renter and owner occupied housing units. Approximately 23% of renter households have a housing cost burden that is greater than 50% of their income, compared with 11% of owner occupied households. (Figure 8). The share of households with one or more of the four housing problems is over twice the incidence in renter occupied households compared with owner occupied households, in both >30% and >50% AMI (Figure 11). Close to one in every four rental households, or 23% of the total rental households is cost burdened, using greater than 50% of their total household income on housing costs. This indicates that rents are above what the local market can bear for many households. The second and third most common housing problems are households with zero or negative income and overcrowding, respectively (Figures 8 and 12). Although they make up a relatively small share of households when compared with cost burden, larger shares of these problems are again present in rental households. Ageing housing stock may be contributing to a larger cost burden as the energy utility costs increase for occupants in these homes. Rehabilitation and repair needs are great because of the aging stock.

Are any populations/household types more affected than others by these problems?

Renter occupied households experience the greatest share of housing problems, compared with owner occupied households. In particular renter households have the greatest proportion of cost burdened households, at 23.3% using >51% of their income on housing expenses (rent, utilities, insurance, etc.). Single person, renters have a particularly large share of cost burdened households as well as elderly, owner occupied households in the same category. Families with female householder and no husband present have decreased, slightly during the ACS comparison periods however, the cohort makes up the

greatest proportion of families whose income is below the poverty level. Households with families having related children under 18 years present also has a large incidence of poverty, being 32% in 2013.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The characteristics and needs of households at risk of becoming unsheltered include lack of income sufficient to cover rent, utilities and basic needs. Income levels can be traced to factors such as low educational attainment, lack of jobs, lack of transportation that limits the availability of jobs that are accessible to the worker, and limited incomes of those receiving social security benefits. These individuals and families may be living in substandard housing at the lowest rent range and are often one paycheck away from being homeless.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Salisbury works closely with Rowan Helping Ministries, a human services organization providing services and shelter space to the homeless population. During consultations with the organization's Director, the following observations have been made:

- Families referred to the shelters that have been evicted because they cannot pay their utility bills.
- Lack of available jobs and income and no unemployment benefits have forced some people to seek shelter after losing their homes.
- Lack of low income/affordable housing options for the working class and those who receive social security benefits. Private investors and builders are focusing on a higher return on investment not found in lower price-point housing.
- Available housing for those in the working class and for those receiving social security benefits is often ill-kept or dilapidated.
- Landlords have been alleged to have raised rents on tenants which often places the tenants in financial hardship.
- Fair market rent is higher than the HUD recommended housing cost burden of 30%, creating a particularly high cost burden for those earning minimum wage.

- Housing that is in the affordable range is located in areas that do not have easy access to basic amenities such as grocery and drug stores. Public transportation services to these areas are limited, and many people experiencing financial hardship or poverty do not have automobiles.
- Lack of subsidized housing.
- Lack of supportive housing for people with disabilities.

Discussion

According to the 2007-2011 American Communities Survey, the total occupied housing unit count in Salisbury City Limits was 12,362. The greatest proportion of those households had incomes in the >100% HAMFI category, at 45%. The housing needs in Salisbury are greatest for those with incomes such that the housing cost burden creates a financial hardship condition, especially for renter households. There is a considerable need for affordable housing units to decrease the cost burden on individuals and families. There is a need for these units to be located in areas accessible for individuals and families without automobiles to access basic goods and services.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Using CHAS data provided by HUD, housing problems can be estimated and disaggregated along racial and ethnic lines. In the following section, HUD-provided CHAS data (Comprehensive Housing Affordability Strategy) is used to assess housing needs. The data is intended to measure the extent of housing problems and housing needs, particularly for low income households. The information used in this plan compares the period, 2007-2011. The total number of households in Salisbury, as of 2011 was 12,362.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,280	350	180
White	590	130	19
Black / African American	560	185	130
Asian	15	20	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	90	15	30

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

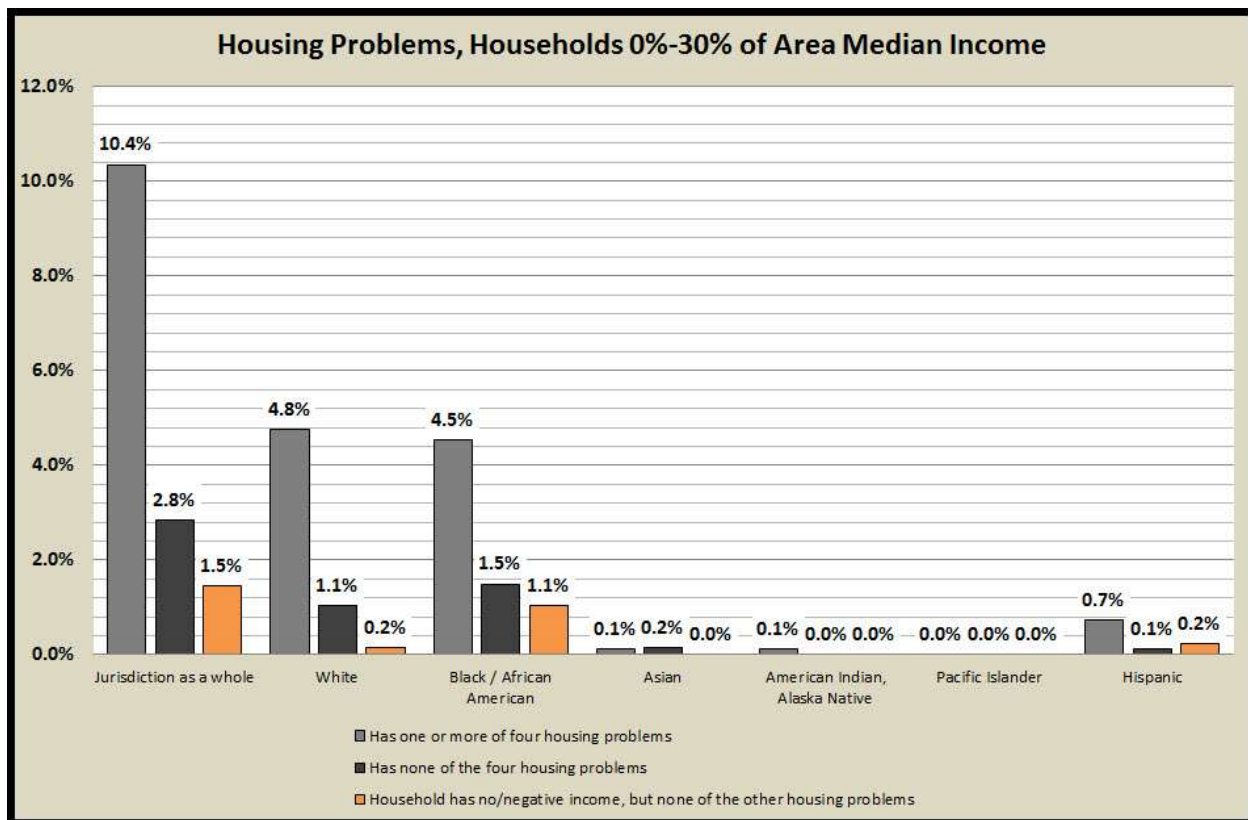


Figure 1: Housing Problems, Households 0%-30% AMI

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,250	545	0
White	535	340	0
Black / African American	545	165	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	150	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

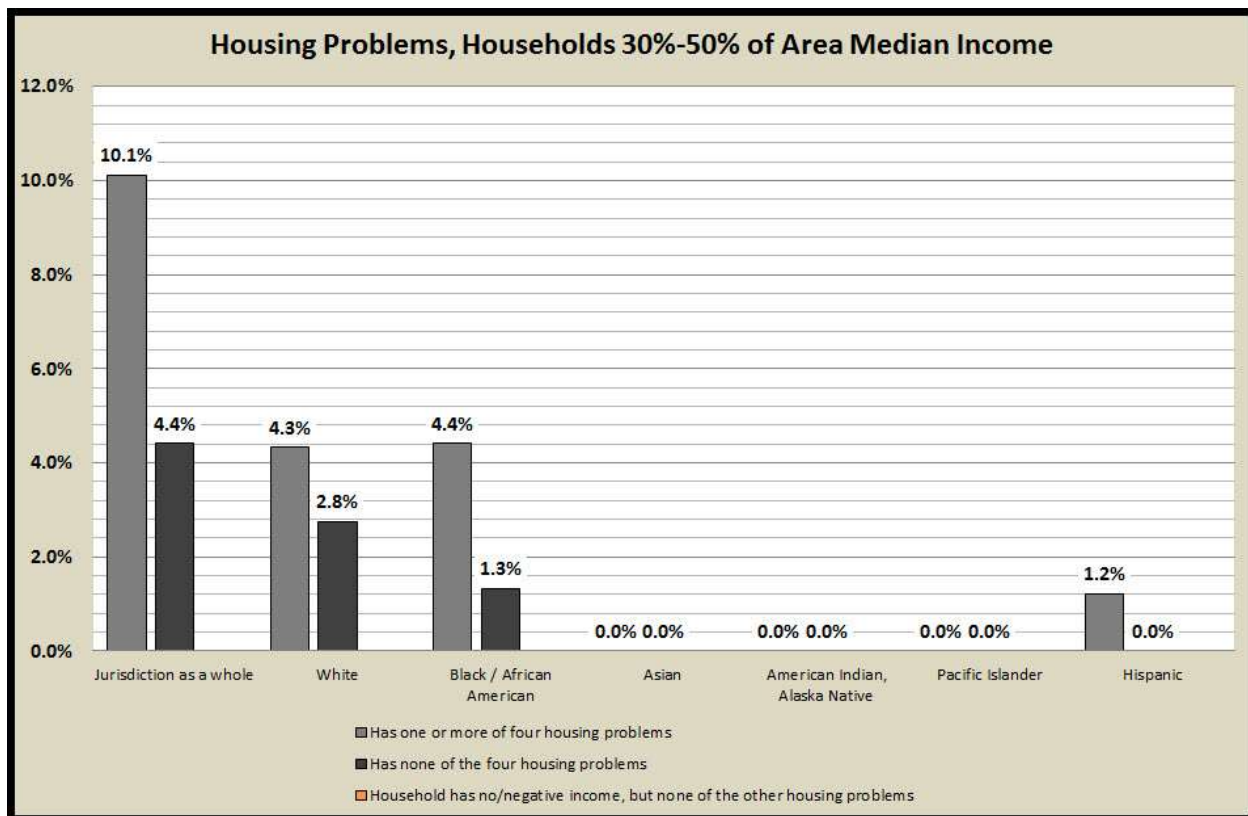


Figure 2: Housing Problems, Households 30%-50% AMI

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	650	870	0
White	280	500	0
Black / African American	265	305	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	90	50	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

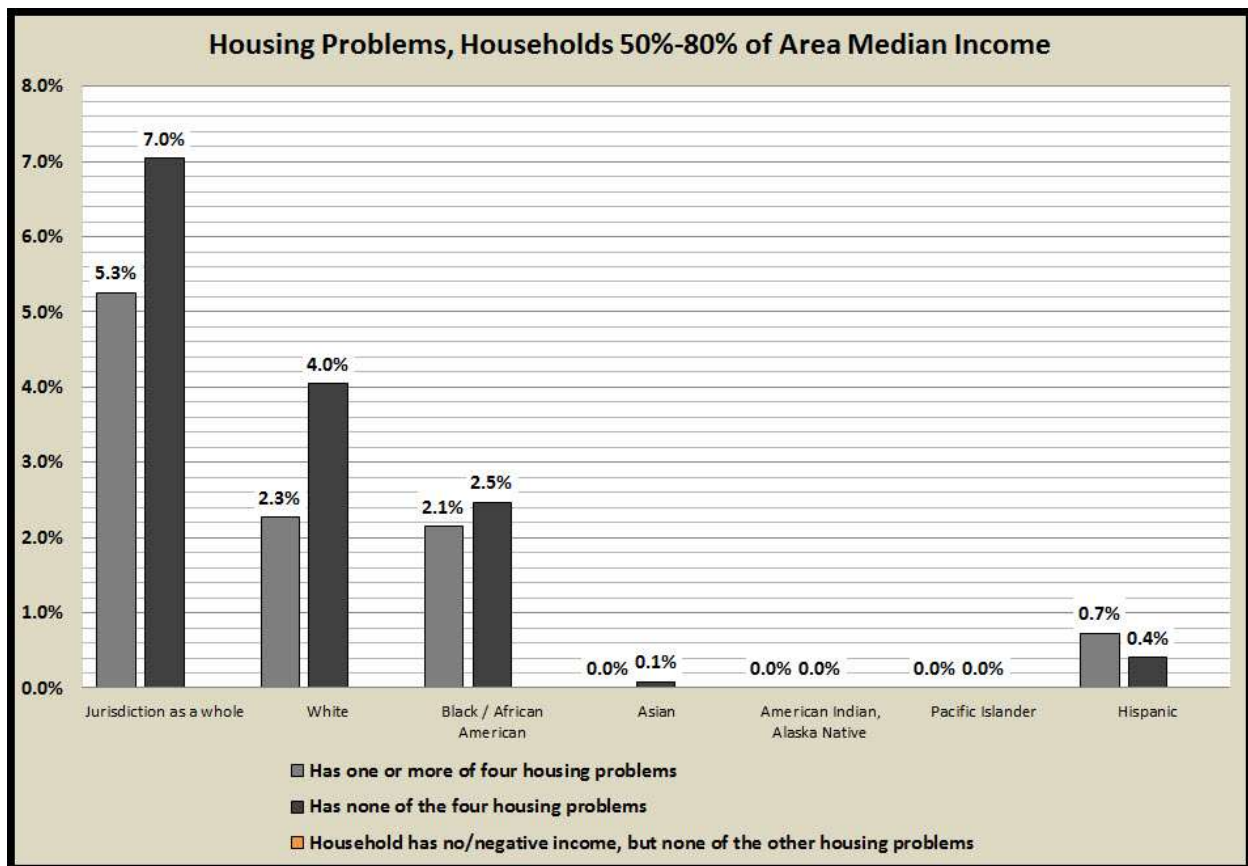


Figure 3: Housing Problems, Households 50%-80% AMI

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	355	875	0
White	180	480	0
Black / African American	140	385	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	10	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

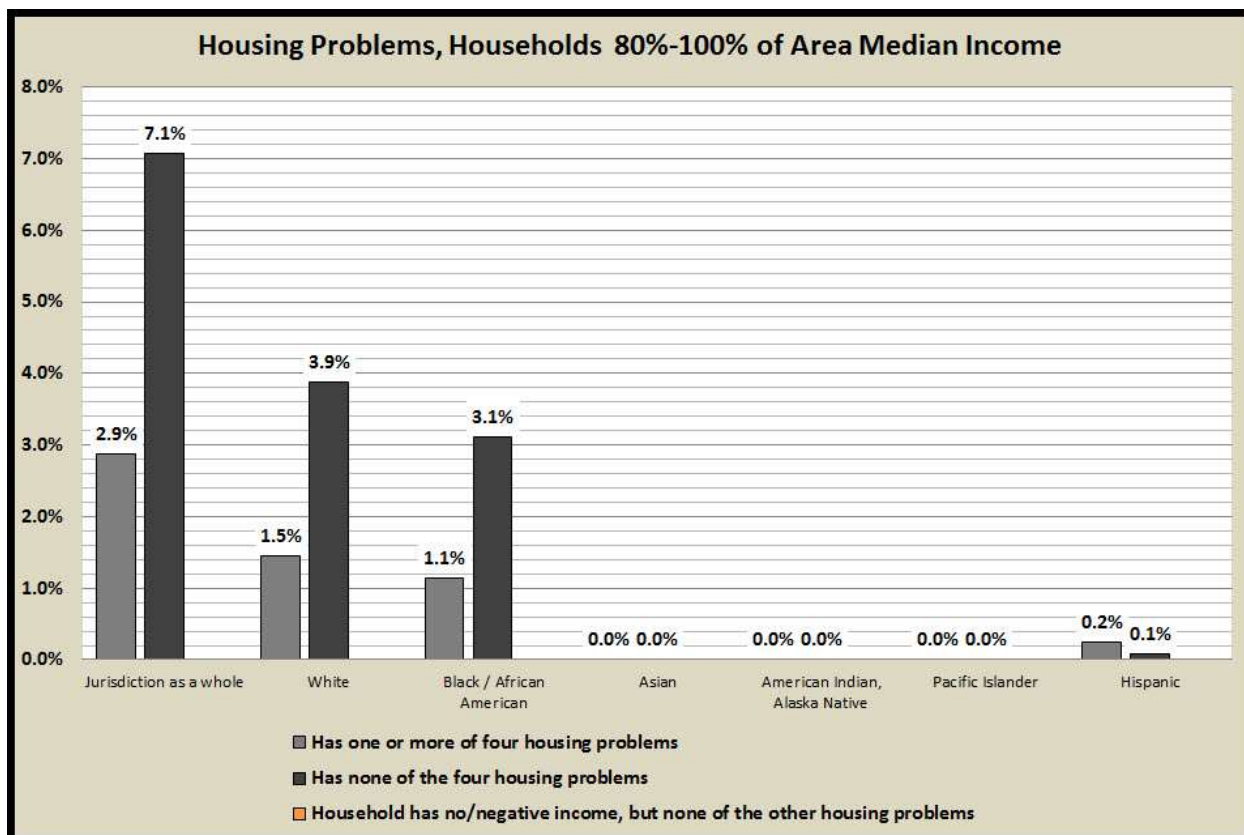


Figure 4: Housing Problems, Households 80%-80% AMI

Discussion

As of 2011 the total households in Salisbury was 12,362. The lowest income households had the highest incidence of housing problems with approximately 10% overall for both the 0%-30% and 30%-50% income categories. In all income categories there were only slight differences in proportions of housing problem among ethnic groups.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,085	545	180
White	535	185	19
Black / African American	440	305	130
Asian	15	20	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	85	19	30

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

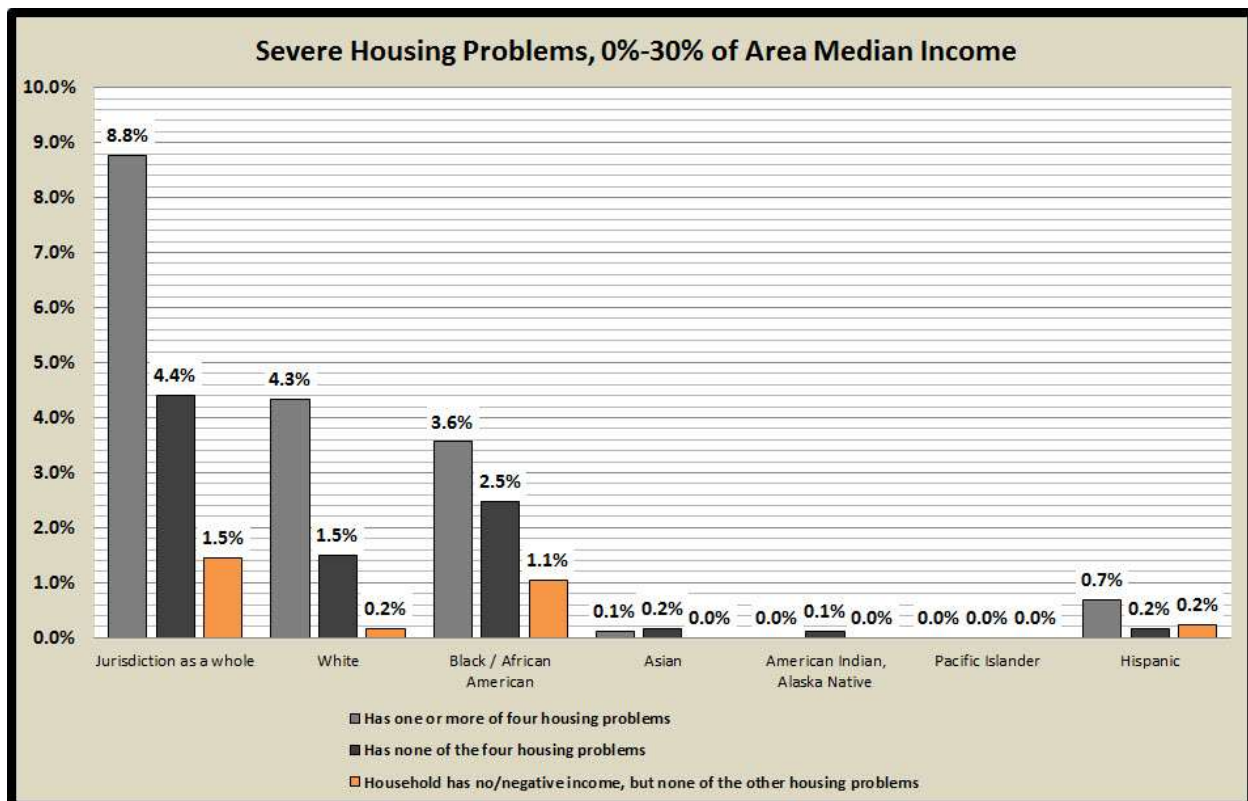


Figure 1: Severe Housing Problems, 0%-30% of AMI

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	530	1,265	0
White	175	695	0
Black / African American	260	450	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	90	60	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

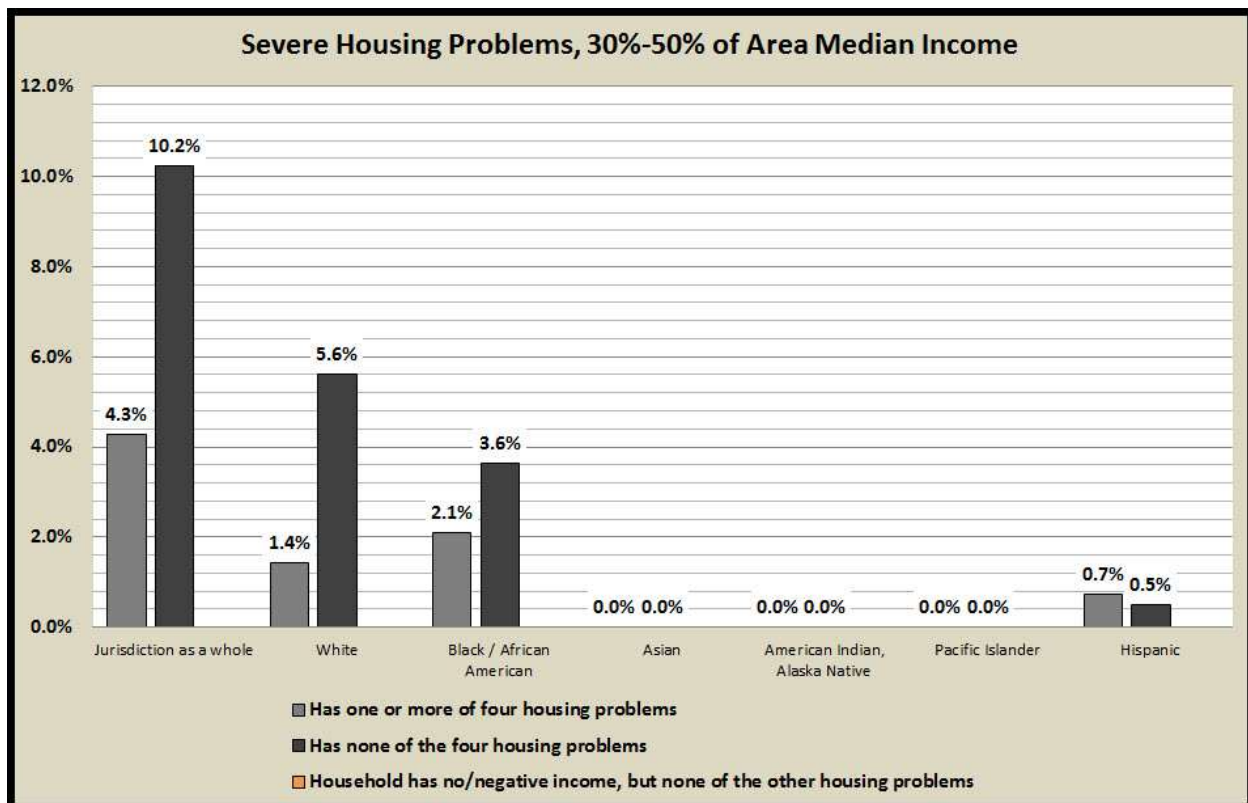


Figure 2: Severe Housing Problems, 30%-50% of AMI

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	290	1,230	0
White	100	680	0
Black / African American	120	450	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	75	65	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

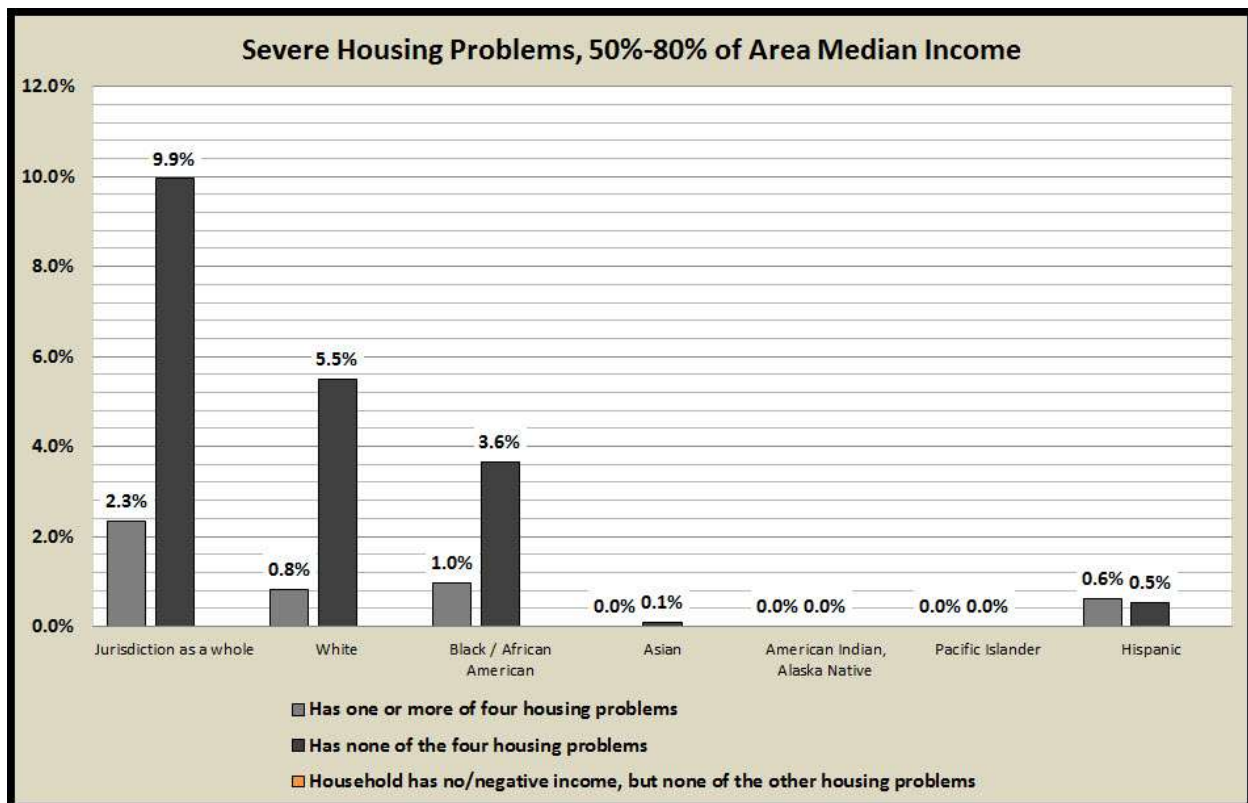


Figure 3: Severe housing Problems, 50%-80% AMI

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	80	1,150	0
White	30	630	0
Black / African American	20	510	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	10	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

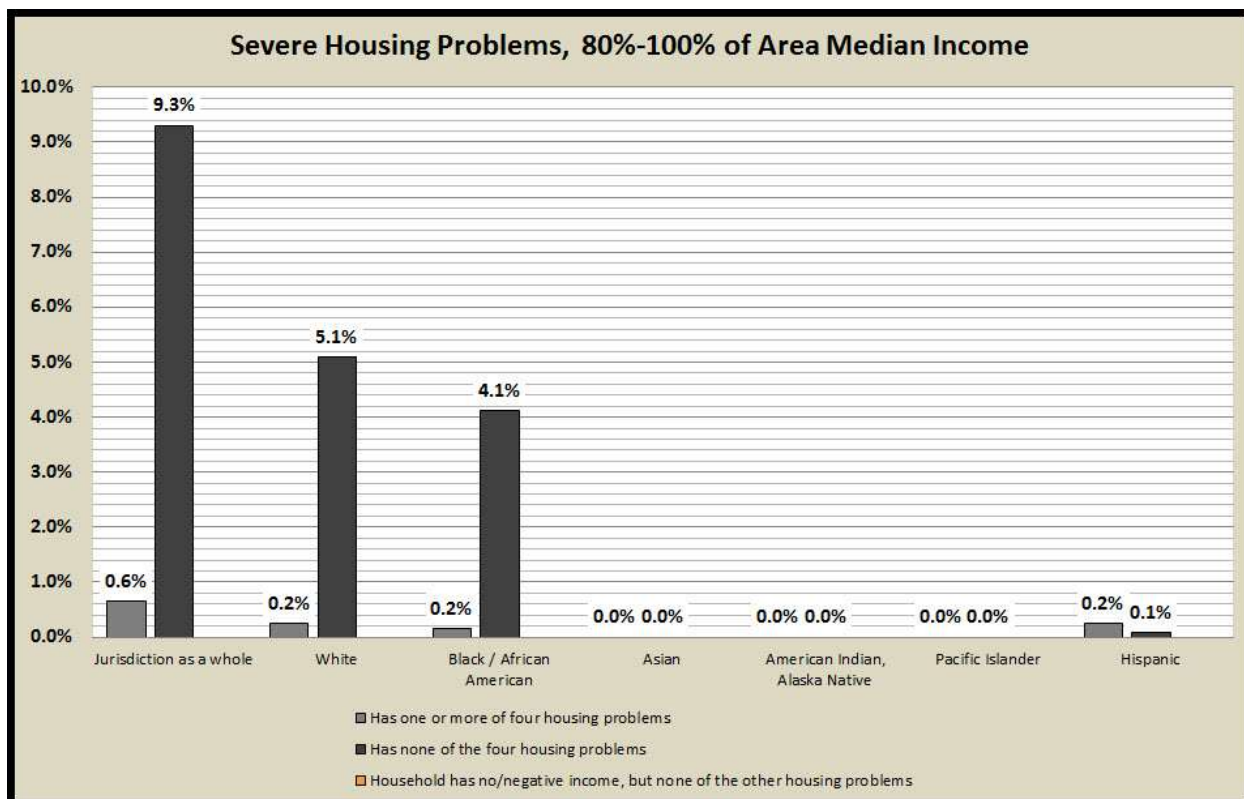


Figure 4: Severe Housing Problems, 80%-100% AMI

Discussion

During the study period, there were only slight differences in proportions of severe housing problems among ethnic groups, in all income categories.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	7,895	1,810	1,720	180
White	4,965	920	805	19
Black / African American	2,315	715	770	130
Asian	50	10	15	0
American Indian, Alaska Native	4	15	0	0
Pacific Islander	0	0	0	0
Hispanic	490	100	130	30

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

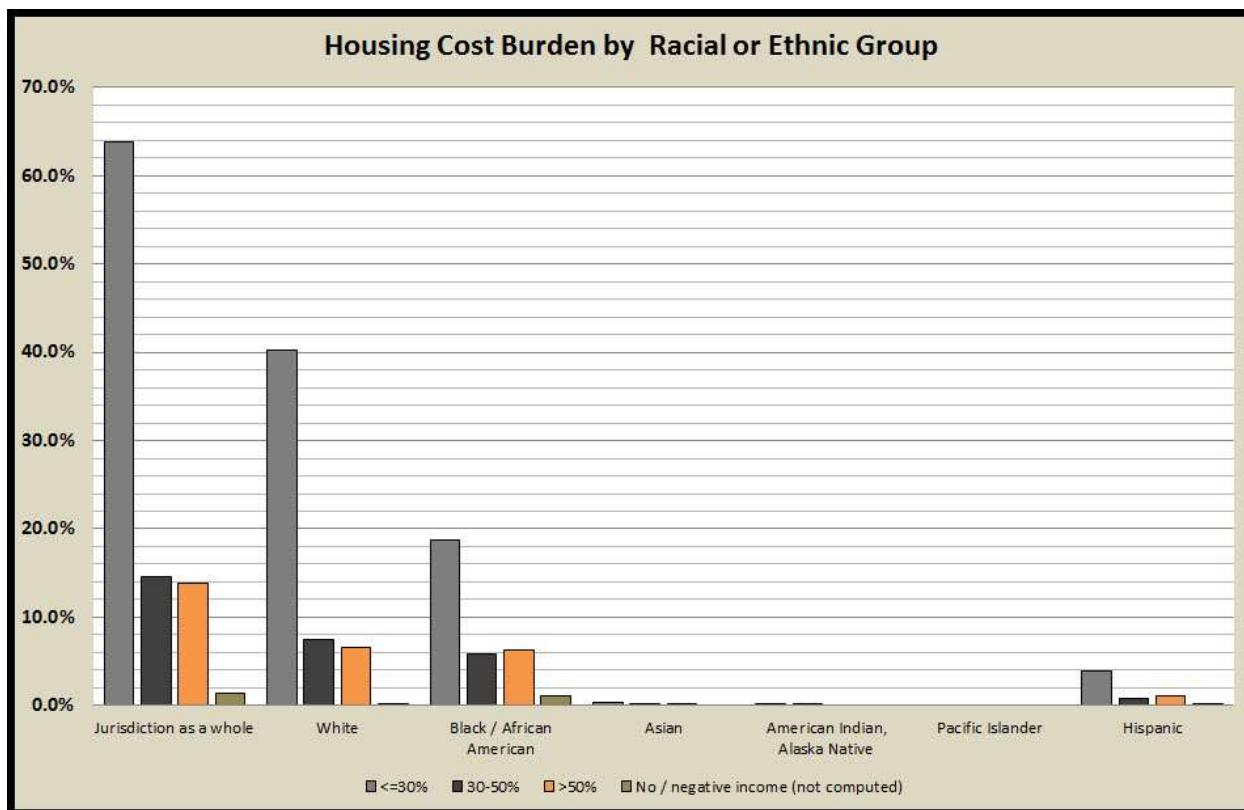


Figure 1: Housing Cost Burden by Racial or Ethnic Group

Discussion:

Extremely low income households burdened by housing costs in Salisbury are close to 65%, overall. This means that well over one out of every two extremely low income households is experiencing this housing problem. Among Racial and ethnic groups, white, extremely low income households have over twice the incidence of cost burden than African American Households. The proportions of households experiencing housing cost burden begin to even out in the remaining, 30%-50% and >50% AMI categories (Figure 1).

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Among Racial and ethnic groups, White, extremely low income households have over twice the incidence of cost burden than African American Households. 5% of Hispanic households in this income category experienced housing cost burden.

If they have needs not identified above, what are those needs?

There are no unidentified needs that have not been highlighted above.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Salisbury has a large share of White households located in the north and southwest of the City, with African American households mostly located in the west, south, and southeast parts of the City. The largest concentrations of Hispanic households are located in the southwest of the City.

NA-35 Public Housing – 91.205(b)

Introduction

The City of Salisbury consults and collaborates on a regular, ongoing basis with the Salisbury Public Housing Authority (PHA), to better coordinate the affordable housing goals of each organization. The Housing Authority owns and manages 545 apartments in eight housing developments within the Salisbury jurisdiction. It operates under an approved PHA plan and is ranked as a High-Performing agency by HUD. In addition to 545 public housing units, the Housing Authority owns and manages Fleming Heights, a Low Income Housing Tax Credit (LIHTC) development consisting of 32 apartments for seniors 55 years and older.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	543	0	0	0	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,204	0	0	0	0	0
Average length of stay	0	0	4	0	0	0	0	0
Average Household size	0	0	2	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	127	0	0	0	0	0
# of Disabled Families	0	0	144	0	0	0	0	0
# of Families requesting accessibility features	0	0	543	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	117	0	0	0	0	0	0
Black/African American	0	0	424	0	0	0	0	0	0
Asian	0	0	1	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	11	0	0	0	0	0	0
Not Hispanic	0	0	532	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

HUD requires 504 accessible apartments when there is new construction or significant rehabs. In the last five years the PHA has done very little new or significant rehabs so there are few units overall. Our apartments at Fleming Heights have 6 out of 34 that are 504 compliant. Our newest apartments, Carpenter's Corner, have 6 out of 22 accessible. Of our other current public housing apartments we only have one out of 523 total units. However, the new Civic Park development (170 units, total 80 units public housing) 5% will be 504 compliant and an additional 2% will be visually and hearing accessible of the 170 new units. Currently, there are four households requesting a 504 unit or hearing/visual unit. However, we have a considerable number of requests to transfer to an accessible unit because of obesity issues. We transfer them as accessible units become available or we build them ramps for wheelchairs and make small modifications to their current units.

The most immediate needs of residents of Public Housing and Housing Choice voucher holders are: additional transportation alternatives, job training, and child care. Currently, 166 of 545 (30%) HOHs work, 179 (33%) are disabled, and 192 (35%) are elderly. However, of the 166 who work, the majority is considered "working poor" and make minimum wage. Because of their low education/job skills they find it impossible to pay for child care while they work, so some HOHs simply do not work.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The Housing Authority is currently at or near full capacity of 467 families housed. There are 144 households on the waiting list which is open for all bedroom sizes. The waiting time averages nine months for one-bedroom units; twelve months for two-bedroom units; six months for three-bedroom units; and six months for four-bedroom units. Of families housed, the average yearly income is \$11,166, which is in the extremely-low income range (less than 30% of the Area Median Income). Approximately 82% are Black/African-American, 17% are White, and 4% are Hispanic/Latino descent. Including all families housed and on the waiting list, 86% earn less than 30% of the Area Median Income. In its 2014 Annual Plan, the agency reports that there remains significant unmet need among extremely low-income families for housing, especially the elderly and disabled.

How do these needs compare to the housing needs of the population at large

These needs likely reflect those of the larger population, based on the high incidence of cost burdened households in the low income range.

Discussion

Through observational evidence of Salisbury Housing Authority Staff, there are many youth in our communities that are dropping out of school or doing very poorly in school. Children who live in poverty have a far more difficult time succeeding in school. Children living in poverty may begin kindergarten

with significantly less vocabulary skills and overall less “life experiences” than their peers. This starts them out several years behind before they begin Kindergarten and find it impossible to “catch-up. Their best chance to be successful is to be enrolled in a high quality “cradle-to-K” preschool program that focuses on their unique needs and social skills. Without a successful school experience their chances of obtaining higher paying jobs ensures a continuation of generational poverty.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

In Salisbury, emergency shelter for the general homeless population is provided by Rowan Helping Ministries (RHM). This organization reported 623 new guests during FY2013-2014, and a total of 9,918 overnight stays. This represents an increase in 57% in new guests and a 122% increase in overnight stays, compared with the 2008-2009 fiscal year count for the previous consolidated plan. Records show that the majority of guests are male (82%) and approximately one-third are homeless veterans. Race/ethnicity is generally evenly divided among African-American and White individuals, at approximately 49%. Hispanic/Latino individuals make up less than 2% of guests staying in the shelter. The most prevalent reasons cited for homelessness include VA Hospital visits, transient, unemployment or underemployment, evictions, mental illness and substance abuse. Sheltered population characteristics for FY2013-2014 are shown in the following tables.

In addition to emergency shelter, homeless individuals and families need meals, clean clothing, personal hygiene supplies and other basic supports. Families with children need separate shelter facilities from the general homeless population. Transitional housing is needed to assist those trying to break free from the cycle of homelessness. In the January 2014 Point in Time count of the homeless population for Rowan County, 38 out of 184 (21%) sheltered either in emergency or transitional facilities were chronically homeless.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

2014 Point-in-Time Count
Balance of State CoC by County

County	Homeless People in Families with Children					Homeless Adults				Homeless Children Without Guardians		Subpopulations		TOTAL HOMELESS PEOPLE
	Adults age 25+	Adults 18-24	Children	Total Persons	Total Households	Adults age 25+	Adults 18-24	Total Persons	Total Households	Total Persons	Total Households	Chronically Homeless	Veterans	
Nash	0	0	0	0	0	71	0	71	71	0	0	27	7	73
Onslow*	5	1	11	17	6	74	6	80	71	0	0	20	8	97
Pasquotank	3	1	5	9	3	29	2	31	31	0	0	2	2	36
Person	0	0	4	12	4	3	0	3	3	0	0	0	0	15
Pitt	8	2	16	26	9	62	9	71	71	0	0	2	5	97
Polk	0	1	2	3	1	1	0	1	1	0	0	0	0	4
Randolph	6	5	17	28	9	30	4	34	34	0	0	5	4	64
Richmond	11	0	19	30	9	30	2	32	23	1	1	1	2	64
Robeson	6	1	13	20	7	29	1	30	30	0	0	7	2	50
Rockingham	12	4	29	45	20	126	9	135	102	0	0	74	3	210
Rowan	10	0	21	31	9	113	9	122	122	31	31	30	36	184
Sampson	1	1	5	7	2	1	0	1	1	0	0	0	0	8
Scotland	0	0	0	0	0	6	1	7	7	0	0	0	1	7
Stanly	6	1	11	18	6	30	1	31	31	0	0	2	1	40
Surry	8	3	13	24	8	12	1	13	12	0	0	1	0	37
Swan	6	3	10	19	8	23	2	25	25	3	3	3	2	49
Transylvania	6	2	16	24	7	62	19	81	66	0	0	11	7	105
Union	40	11	100	151	41	46	12	58	50	0	0	1	2	209
Vanoke	3	3	13	19	6	40	0	40	40	0	0	0	2	61
Warren	0	1	1	2	1	9	0	9	9	0	0	4	0	11
Wayne	3	0	3	6	3	36	0	36	36	0	0	5	4	64
Wilson	2	2	9	13	4	36	2	38	38	0	0	3	7	51
Yadkin	0	0	0	0	0	4	2	6	6	0	0	0	0	6

*Due to an error in reporting, 41 unsheltered homeless people and 5 sheltered homeless people in Onslow County were not included on the original version of this document. It was updated 9.16.14 to include these people.

Figure 1: CoC Point-in-Time Counts-2014

<i>Rowan Helping Ministries New Guests July 2013-June 2014</i>	<i>Number</i>	<i>Percent of All New Guests</i>
Total New Guests	623	
Race/Ethnicity		
African-American	305	49%
White	306	49.1%
Hispanic/Latino	10	1.6%
Other	2	.3%
Other Characteristics		
Male	511	82%
Female	112	18%
Veterans	174	27.9%
Children in Families	39	6.3%
Reason for Homelessness		
V. A. Hospital visits	174	27.9%
Transient	125	20%
Unemployment/Underemployment	117	18.8%
Evictions	10	1.6%
Mental Illness	136	21.8%
Substance Abuse	61	9.8%

Figure 2: Homeless Shelter Statistics, FY 2013-2014

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Domestic Abuse - According to the Rowan County Family Crisis Council, an organization that provides shelter and other services to victims of domestic violence, in 2014 a total of 2,892 victims of domestic violence, sexual assault, stalking and dating violence were assisted. This includes all programmatic services such as shelter, court, group, counseling and hospital response. Only the housing status of those seeking the shelter service is gathered, and in 2014 there were 168 women and children who stayed in the domestic violence shelter (77 women and 91 children)

Veterans - Another distinct subpopulation that is prevalent in Salisbury is homeless veterans. The W. G. (Bill) Heffner VA Medical Center draws a large number of veterans to the area for treatment from the 17-county region that it serves. Many are situationally-homeless; in other words, they have permanent housing elsewhere, but have no place to stay during the course of outpatient treatment at the center which can extend into weeks or months.

Unsheltered Homeless - Point in Time (PIT) counts of the total sheltered and unsheltered homeless population have been completed for the Salisbury/Rowan area since 2005. The total PIT count for Rowan County was 86 in 2010; 80 in 2011; 140 in 2012; 149 in 2013; and 184 in 2014. In the January 2014 PIT count, there were 184 unsheltered individuals counted. Of this number, 38 were chronically homeless (have a disability and have been homeless for at least a year, or have had 4 episodes in 3 years); 36 were military veterans, and 31 were homeless children without guardians.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

For the overall population, the incidence of poverty is 19%, while just over one-quarter of those (28.7%) are households with children under the age of 18. This correlates to approximately 1,800 households with minor children present in the home that are living in poverty and are likely to be in need of housing assistance.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Race/ethnicity is generally evenly divided among African-American and White individuals, at approximately 49%. Hispanic/Latino individuals make up less than 2% of guests staying in the shelter.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In the January 2014 PIT count, there were 184 unsheltered individuals counted. Of this number, 38 were chronically homeless (have a disability and have been homeless for at least a year, or have had 4 episodes in 3 years); 36 were military veterans, and 31 were homeless children without guardians.

The general population of sheltered homeless during FY2013-2014 totaled 623 new guests, and a total of 9,918 overnight stays. Records show that the majority of guests are male (82%) and approximately one-third are homeless veterans. Race/ethnicity is generally evenly divided among African-American and White individuals, at approximately 49%. Hispanic/Latino individuals make up less than 2% of guests.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Non-homeless, special needs populations are persons in various subpopulations that are not homeless however, may require housing and/or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories of persons in need of supportive housing.

Describe the characteristics of special needs populations in your community:

There are several non-homeless special needs populations in Salisbury and Rowan County that require housing accommodations that may not be met by the private housing market. In the last several years the Salisbury CDC has shifted away from building new, affordable housing to rehabilitation (emergency and non-emergency) to meet the greater need. Many of the clients are elderly and do not have resources to make minor repairs or modifications to their homes to allow them to age-in-place. Another distinct subpopulation that is prevalent in Salisbury is military veterans. The W. G. (Bill) Heffner VA Medical Center draws a large number of veterans to the area for treatment from the 17-county region that it serves. Many are situationally-homeless; in other words, they have permanent housing elsewhere, but have no place to stay during the course of outpatient treatment at the center which can extend into weeks or months.

Some of the many factors that contribute to homelessness among veterans include Post Traumatic Stress Disorder, mental illness, substance abuse, lack of job skills, physical disabilities and divorce. According to the 2013 CHALENG report on the needs of homeless vets in the area, the top three unmet needs were shelter beds, transitional housing and permanent supportive housing.

What are the housing and supportive service needs of these populations and how are these needs determined?

According to the Salisbury Community Development Corporation, many of their clients are elderly or disabled homeowners on fixed incomes. There has been a large increase in requests for emergency rehabilitation to their homes where other resources are not available. Salisbury's population share of ages 65+ is higher than the surrounding area (County and State) In 2012 the Rowan County Health Department, Centralina Council of Governments and other, partnering human service organizations produced a county-wide needs assessment to better coordinate and focus resources on the needs of residents. Transitional housing was named as a high need for individuals seeking mental health treatment. This need for transitional housing is reflected in the Veterans Administration 2013 CHALENG

report as one of the top three needs for military veterans. According to the ARC of North Carolina, the calls for supportive housing for the disabled population have increased during the period between 2012-2014. The City of Salisbury consulted with the Rowan County Department of Social Services, Medical Case Manager in January, 2015 to discuss housing needs for the HIV population. The following needs were identified:

- Section 8 and subsidized housing. For those client who have SSI or SSDI, subsidized housing is helpful in helping client to be able to have their rent, power, and water bills all in one payment.
- Safe Housing-Due to low income, clients are restricted to geographic areas with relatively low rents which, are often coincident with high crime rates.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

As of the end of 2013, there are 234 HIV/AIDS cases documented in Rowan County. The Medical Case Manager is currently working 69 HIV/AIDS cases, 2 clients who are "homeless". Many clients live with other family or friends as lack of income or lack of enough income is usually reason that client do not have their own housing.

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Salisbury published a citizen survey to gather information on community needs. The 2015 Housing and Community Development Survey was made available to the public between October, 2014 to February 2015. The survey was widely distributed through community meetings, the Salisbury Public Housing Authority, Salisbury Community Development Corporation, as well as links posted on the City's website homepage. The City received a total of 147 responses from both paper and electronic media. The two-question survey asked the following:

1) What is the most important focus for improving Salisbury's neighborhoods?

Please circle one of the following:

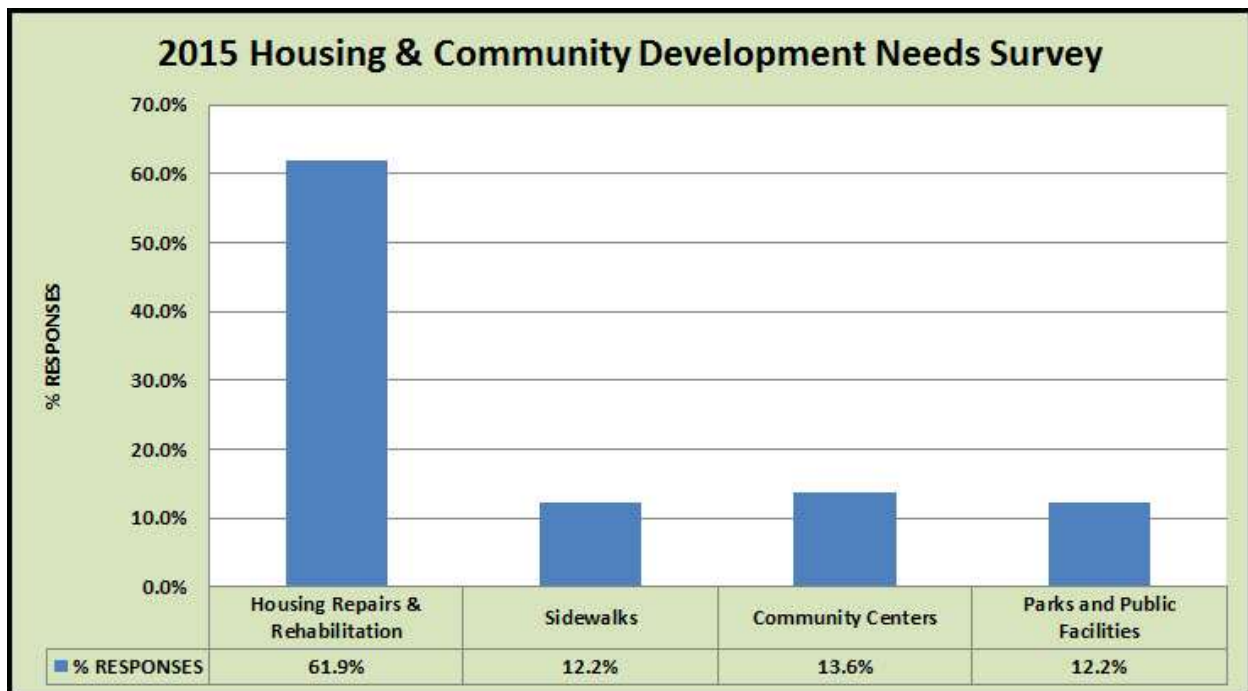
1. Housing repairs and rehabilitation
2. Sidewalks
3. Community Centers Parks & public facilities Other _____

2) Can you think of other neighborhoods in Salisbury that would benefit from community development improvements?

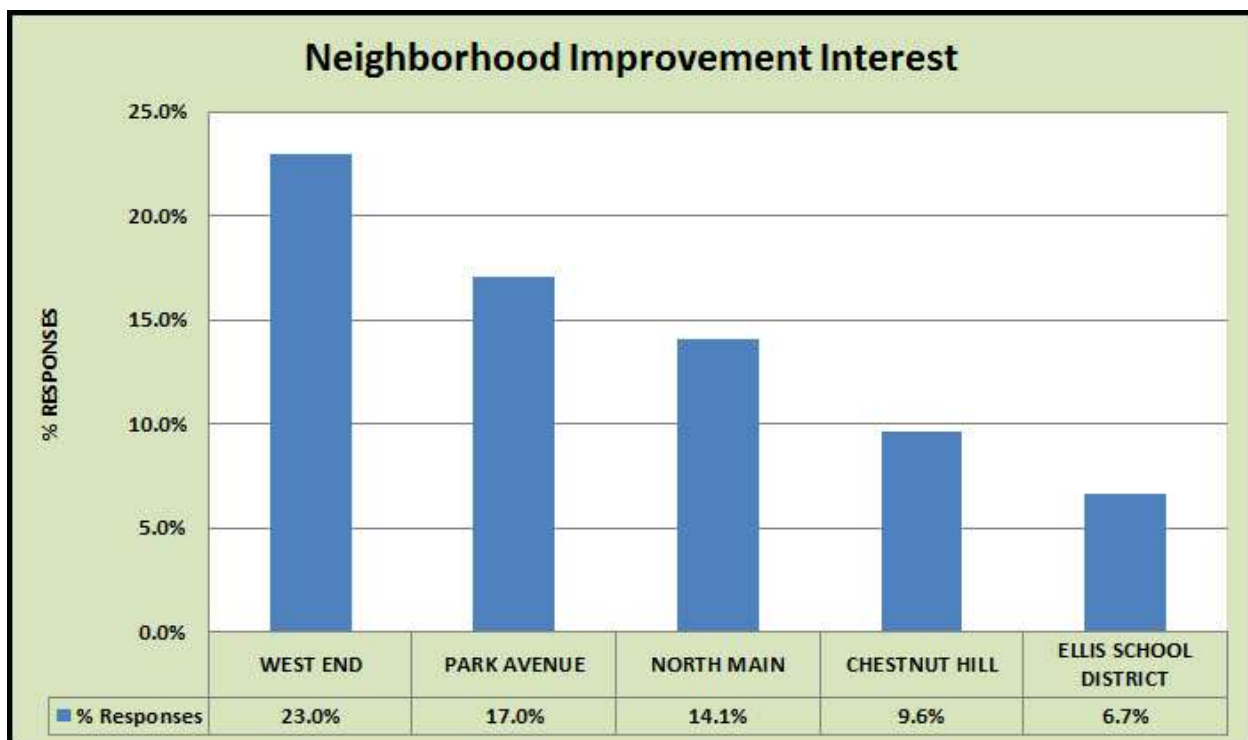
Please name the neighborhood (if possible), or nearest street intersection or land-mark:

How were these needs determined?

Through the survey instrument, the results indicate community perceptions of housing conditions. Most responses answered that housing repairs and rehabilitation as being the greatest need (62%). However, community centers were the second most recorded response at 13.2% and sidewalks along with parks and other public facilities were a close third in responses given (Figure 1). When survey respondents were asked the locations or neighborhoods having the most need for improvements, the West End and Park Avenue neighborhoods were cited most (Figure 2). These particular neighborhoods were two of the four named revitalization areas to target public improvement projects using CDBG funds in the 2010-2014 Consolidated Plan.



Housing & Community Development Needs Survey Results



Neighborhood Improvement Interest

Describe the jurisdiction's need for Public Improvements:

The greatest needs for public improvements include sidewalks, crosswalks, handicap ramps and other upgrades to improve the safety and accessibility of pedestrians, bicyclists and persons with disabilities. Many of the city's older neighborhoods have some sidewalks, but are not entirely connected and often lack accessibility ramps. There are several miles and sections of off-street greenway trails, but no marked on-street bike lanes. Issues exist in many areas related to inadequate, deteriorated or outdated storm water infrastructure. Park improvements and upgrades are also an identified need across the city.

How were these needs determined?

Through the survey instrument, the results indicate community perceptions of housing conditions. Most responses answered that housing repairs and rehabilitation as being the greatest need (62%). However, community centers were the second most recorded response at 13.2% and sidewalks along with parks and other public facilities were a close third in responses given (Figure 1). When survey respondents were asked the locations or neighborhoods having the most need for improvements, the West End and Park Avenue neighborhoods were cited most (Figure 2). These particular neighborhoods were two of the four named revitalization areas to target public improvement projects using CDBG funds in the 2010-2014 Consolidated Plan.

Describe the jurisdiction's need for Public Services:

Public services are needed to help address the needs of the homeless population and victims of domestic abuse as well as those at risk of becoming homeless to include shelter services, meals, food programs, utility assistance, referrals and legal aid. More youth services are needed to help keep students engaged in their education and exposed to positive role models that help them develop as citizens and leaders. Housing counseling is a continuing need to help families stay in their homes or to find housing. Affordable health services are needed for wellness checks, health and nutrition counseling, dental care, prescriptions and medical care to help maintain health and reduce the need for financially-burdensome emergency room treatment.

How were these needs determined?

Through the survey instrument, the results indicate community perceptions of housing conditions. Most responses answered that housing repairs and rehabilitation as being the greatest need (62%). However, community centers were the second most recorded response at 13.2% and sidewalks along with parks and other public facilities were a close third in responses given (Figure 1). When survey respondents were asked the locations or neighborhoods having the most need for improvements, the West End and Park Avenue neighborhoods were cited most (Figure 2). These particular neighborhoods were two of the four named revitalization areas to target public improvement projects using CDBG funds in the 2010-2014 Consolidated Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to the ACS there are 12,362 occupied and 2,034 vacant housing units out of 14,396 total housing units. The overall, City wide vacancy rate is 14% and is greater than 29% in some areas (Figure 1). Most occupied dwelling units were owner-occupied, at 53% with renter-occupied numbers at 46.7%. These numbers converge, respectively to 50% for both owner and renter occupied dwellings, according to the updated 2011-2013 ACS. However, the number of owner occupied homes remains less than the County and State, and rental rates are lower than the same reference areas. The distribution of owner-occupied housing is concentrated to the northwest and east, within the City limits, and inversely distributed to the west, north, south and urban core areas for the highest concentrations of renter occupied housing units (Figures 6 and 7). In 2014 the Centralina Council of Governments (CCOG) completed a regional housing and growth strategy covering a 14-county Charlotte-Metropolitan region. A professional housing consultant was hired to assist with a region-wide housing market study and needs assessment, as well as Analyses to Impediments to Fair Housing Choice (AI) for member jurisdictions. Salisbury Planning staff actively participated in the Housing Work Group subcommittee to oversee the regional housing study efforts. Several observations from the 2014 study regarding the local housing market are outlined, below:

- There is a need for senior, disabled, and affordable housing units.
- Lack of housing in close proximity to amenities such as grocery stores and medical facilities.
- Preference for living close to downtown and in established neighborhoods.
- Vacant housing and lack of or limited transportation options.

The HUD provided, Housing Planning Toolkit was utilized to put together a generalized summary of demographics and housing characteristics. This information allows the City to compare information with both the County and State. Using the toolkit with 2011-2013 American Communities Survey (ACS) estimates, Salisbury saw a slight decrease in overall population, in all racial/ethnic groups. When compared with both the County and State, Salisbury has a greater share of its population with less than 80% HUD Area Median Family Income (HAMFI), a greater share of population ages 65 and above, as well as a larger share of renters. However, the median contract rent is lower than both the County and State levels (Figure 2).

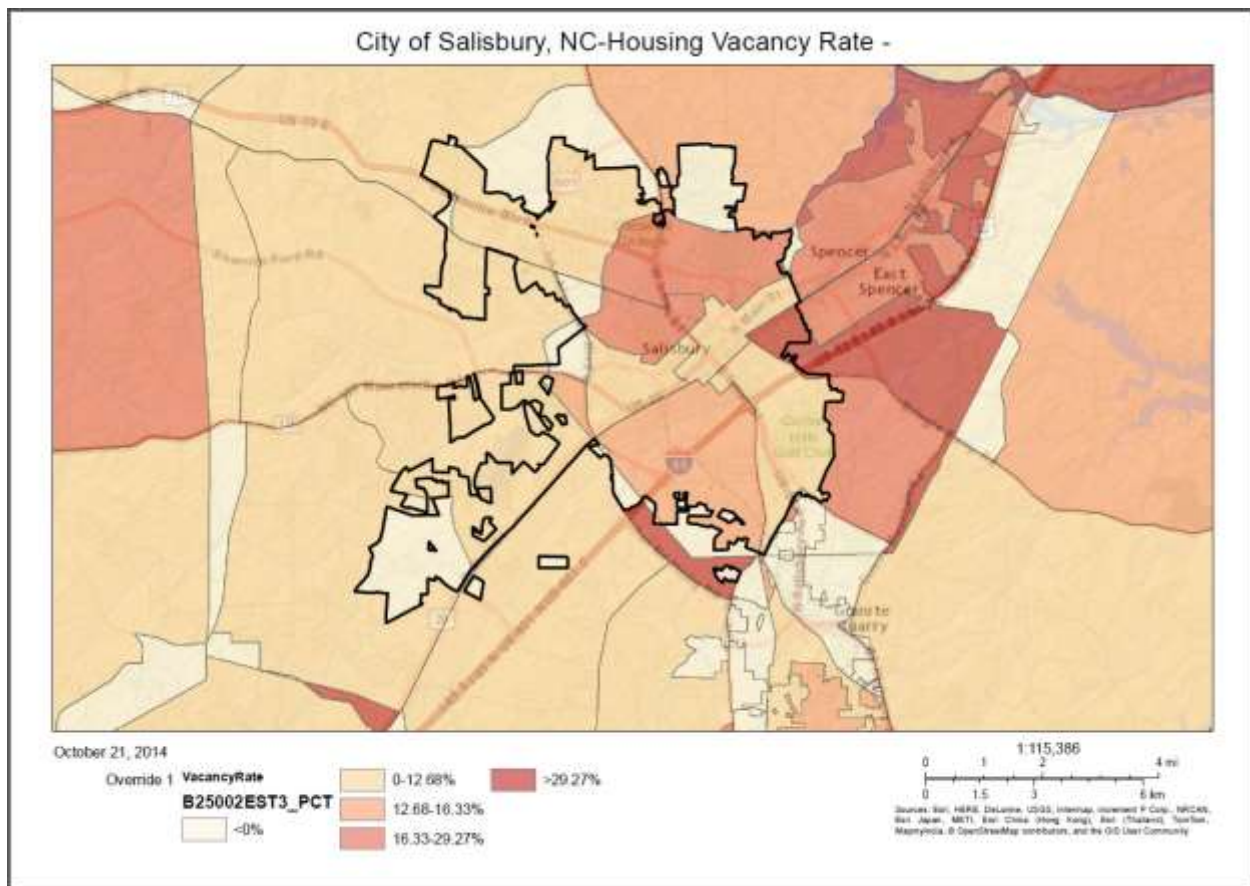


Figure 1: Housing Vacancy Rates

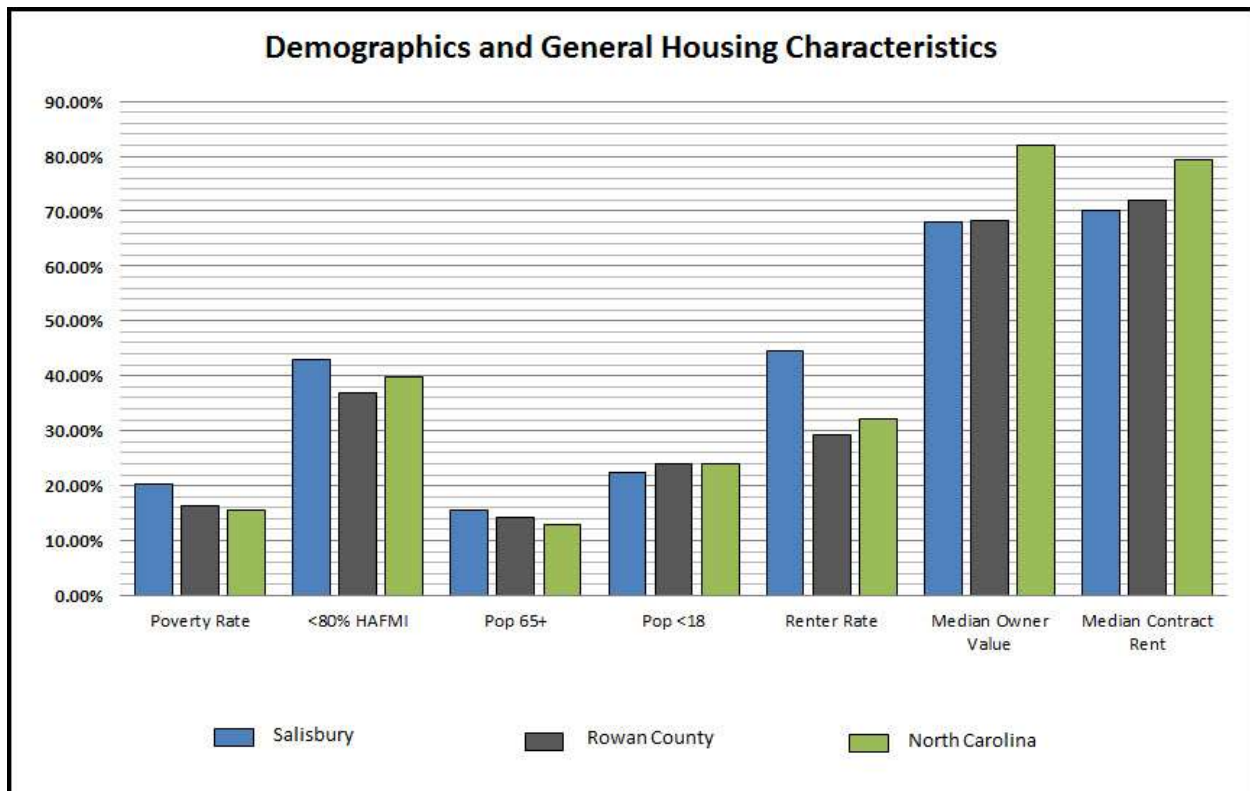


Figure 2: Demographics & General Housing Characteristics

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The large majority of dwellings in Salisbury are detached, single family homes (60%) with medium to large sized, multifamily structures containing five or more dwelling units (19%). The remaining small, multifamily structures containing two to four dwelling units makes is at 12%. The majority of homeowners are in structures containing three or more bedrooms (76%), compared with the majority of renters dwelling in two bedroom structures (52%).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	8,576	60%
1-unit, attached structure	488	3%
2-4 units	1,718	12%
5-19 units	1,817	13%
20 or more units	880	6%
Mobile Home, boat, RV, van, etc	917	6%
Total	14,396	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	361	6%
1 bedroom	119	2%	896	16%
2 bedrooms	1,489	23%	3,007	52%
3 or more bedrooms	4,975	76%	1,515	26%
Total	6,583	101%	5,779	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the need for specific types of housing:

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The large majority of dwellings in Salisbury are detached, single family homes (60%) with medium to large sized, multifamily structures containing five or more dwelling units (19%). The remaining small, multifamily structures containing two to four dwelling units makes is at 12%. The majority of homeowners are in structures containing three or more bedrooms (76%), compared with the majority of renters dwelling in two bedroom structures (52%).

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	91,600	126,100	38%
Median Contract Rent	403	527	31%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,573	44.5%
\$500-999	3,113	53.9%
\$1,000-1,499	61	1.1%
\$1,500-1,999	16	0.3%
\$2,000 or more	16	0.3%
Total	5,779	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	410	No Data
50% HAMFI	1,460	564
80% HAMFI	3,770	1,784
100% HAMFI	No Data	2,607
Total	5,640	4,955

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

A comparison of the Housing Affordability table above and the Number of Households by Income Range (Table 5, 2007-2011 CHAS) shows that the greatest gap in housing is for renters in the 0-30% income range. There are 1,750 households in this range, while the data show there are just 410 renter units. This extremely low income range is the population that is largely served by public housing authorities where long waiting lists are the norm. There is a close match, according to the data, in the number of units that are affordable in the 30-50% income (low) range and the number of households. However, experience has shown that many of these units are made up of older housing stock, often in substandard condition. There is a need for units that are both safe and affordable.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing costs have risen by 38% for owners and 31% for renters in the last ten years. Costs can be expected to increase in the next ten years which will make more homes out of reach for households, especially in the extremely low and low income range.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Definitions

Standard Condition: The unit meets all state and local codes.

Substandard condition but suitable for rehabilitation: The unit is in poor condition and it is both structurally and financially feasible to rehabilitate.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,838	28%	2,725	47%
With two selected Conditions	6	0%	56	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	4,739	72%	2,998	52%
Total	6,583	100%	5,779	100%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	952	14%	898	16%
1980-1999	1,768	27%	1,373	24%
1950-1979	2,368	36%	2,470	43%
Before 1950	1,495	23%	1,038	18%
Total	6,583	100%	5,779	101%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,863	59%	3,508	61%
Housing Units build before 1980 with children present	480	7%	625	11%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Housing rehabilitation is a critical need for vacant or abandoned structures in the city, in addition to a great number of homes that are currently occupied by renters or owners but have fallen into disrepair. A survey conducted by Salisbury Code Enforcement identified over 750 vacant/abandoned residential properties in the city. There are currently 189 active housing cases for structures in substandard condition. The incidence of vacant/abandoned or deteriorated structures is concentrated in the older urban neighborhoods near the downtown. The city's oldest housing is also concentrated in these central locations where the probability and cost of maintenance of these homes are larger concerns. Related to the overall decline seen in these areas is the higher concentration of poverty found in these neighborhoods as compared to other parts of the city.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the 2007-2011 ACS, Salisbury has 7,371 housing units built before 1980 which can be assumed to have some lead paint present. Factoring in the City's overall vacancy rate of 14%, approximately 6,300 of these residences may be occupied, although the vacancy rate is likely somewhat higher for homes of this age. Homes with LBP hazards are generally in poorer condition, garnering lower payments and rents and therefore more likely to be occupied by a low-mod family. Given that the pool of occupied homes with LBP hazards exceeds the number of low-mod households (5,192), it's possible that a very high percentage of these households may be affected by LBP hazards.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			545						
# of accessible units			116						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Public Housing Condition

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Salisbury Housing Authority currently operates 545 units. In eight developments, most of which are at least twenty years old or more. While maintenance is an ongoing challenge for units of this age, necessary upgrades such as HVAC, minor remodeling to accommodate accessibility issues, new storm doors and various other repairs have been completed as needed. There have been few significant rehabs and new units

created. One exception has been the construction of 22 new units for seniors in 2009 (Carpenter's Corner), as well as the redevelopment of Civic Park which began construction in 2014. This project will replace 80 functionally-obsolete public housing units with 80 public and 90 affordable (LIHTC) units.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

<div class="WordSection1"></div>

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	14	14	2	0	0
Households with Only Adults	91	0	6	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	10	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Local homeless services providers are actively involved in making referrals to other services available in the community which include legal aid, employment training services, medical and dental services, prescription services, public housing, and public transportation.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Crisis Assistance Network includes three local human service organizations that cooperate to meet the immediate needs of families and individuals experiencing a crisis condition or immediate need due to eminent eviction, foreclosure, disconnection of utilities, all of which can result in homelessness. Services include assistance with eviction notices, disconnect notices, medication, deposits, food and clothing. Through its soup kitchen Rowan Helping Ministries provides cooked meals in its new shelter facility. Emergency food assistance is available in collaboration with the USDA. Through its New Tomorrows program, RHM partners with the community to offer life skills coaching. RHM recently opened its new facility which was specifically designed to meet the growing need for shelter services for families with children and unaccompanied youth. Through local meetings and surveys, the goal of Project CHALLENGE is to assess the needs of homeless veterans and their families, identify barriers and make referrals to community resources that will improve the lives of veterans who are homeless.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

As part of the regional Analysis of Impediments to Fair Housing (2014), prepared for the 14-county CONNECT Consortium, an analysis of multi-family assisted units was completed. Additionally, a fair housing survey was conducted in the local Salisbury market. The analysis found that multi-family housing properties were fairly widely distributed throughout the City. There was a slight tendency for these units to be clustered in and around the center of town. There was a slight tendency for these units to be located in areas of above average poverty rates., however they were not associated with areas of disproportionately higher poverty. Developments funded by Low Income Housing Tax Credits tended to be clustered in the extreme northwest of the City and were all located in tracts of above average poverty.

Respondents to the survey had offered only limited comments related to the public sector questions, however a few noted a tendency of public opposition to affordable housing units (NIMBYism) as expressed through the zoning decision process, indicating that land use and zoning policies provide an avenue for neighborhood opposition to affordable housing units, limiting such uses to certain areas of town.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	53	21	1	0	-1
Arts, Entertainment, Accommodations	1,273	2,837	15	17	2
Construction	373	855	5	5	0
Education and Health Care Services	2,011	5,386	24	32	8
Finance, Insurance, and Real Estate	392	491	5	3	-2
Information	120	213	1	1	0
Manufacturing	1,337	2,255	16	14	-2
Other Services	219	416	3	3	0
Professional, Scientific, Management Services	501	765	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	1,123	2,110	14	13	-1
Transportation and Warehousing	397	402	5	2	-3
Wholesale Trade	457	852	6	5	-1
Total	8,256	16,603	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	13,631
Civilian Employed Population 16 years and over	12,011
Unemployment Rate	11.88
Unemployment Rate for Ages 16-24	28.35
Unemployment Rate for Ages 25-65	6.75

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	1,858
Farming, fisheries and forestry occupations	484
Service	1,801
Sales and office	2,373
Construction, extraction, maintenance and repair	1,069
Production, transportation and material moving	965

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	8,980	79%
30-59 Minutes	1,831	16%
60 or More Minutes	543	5%
Total	11,354	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,268	218	1,497
High school graduate (includes equivalency)	2,425	428	1,749
Some college or Associate's degree	2,800	404	1,543

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	3,301	53	655

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	100	417	102	435	453
9th to 12th grade, no diploma	529	635	479	915	835
High school graduate, GED, or alternative	1,094	1,294	1,116	2,192	1,607
Some college, no degree	2,111	1,278	810	1,356	906
Associate's degree	93	262	301	740	263
Bachelor's degree	203	652	696	1,400	796
Graduate or professional degree	26	249	397	621	380

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,973
High school graduate (includes equivalency)	22,606
Some college or Associate's degree	24,143
Bachelor's degree	40,944
Graduate or professional degree	51,394

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Major employment sectors include Health and Education Services, Manufacturing, Hospitality Services and Retail Trade.

Describe the workforce and infrastructure needs of the business community:

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Black or African-American population, the largest minority segment which makes up about 39% of the population, is concentrated in the census tracts near the center of the city, particularly in the western and eastern parts of the jurisdiction. Hispanic population is clustered in the extreme southwestern portion of the city and in this area of the county. Low income populations are primarily located near the center of the city, on the west, south and east sides of the downtown. The distribution of lower income populations is spatially coincident with concentrations of minority populations, as well as high housing vacancy rates. Concentration is defined as a measurable increase in density of the target group in one or more census tracts, as compared to other tracts.

What are the characteristics of the market in these areas/neighborhoods?

The market in these neighborhoods tends to be depressed, the result of aging, older housing, and a higher incidence of housing deterioration as a result of disinvestment over many years. Home sales activity is slow and the percentage of rental housing is significantly higher than in other areas.

Are there any community assets in these areas/neighborhoods?

Many of these neighborhoods contain small parks, community centers, ample sidewalks, access to greenway trails, and have the benefit of proximity to the central business district and access to public transit. The west side is anchored by Livingstone College, W. G. Hefner VA Medical Center, Salisbury Community Development Corp., Kelsey Scott Park/Hall Gym/Miller Rec. Center, Salisbury Greenway, Community Action Agency and the Jake Alexander Blvd. commercial corridor. The Civic Park Redevelopment (new construction of 80 public/90 LIHTC units owned and managed by Salisbury Housing Authority) anchors the western edge along Brenner Avenue. The east side is anchored by the Rufty Holmes Senior Center, Park Avenue Community Center, Cannon Park, Central Fire Station #1, Rowan County EMS Station.

Are there other strategic opportunities in any of these areas?

West End neighborhood is the focus for a transformation plan funded by a 2010 Choice Neighborhood grant from HUD. The planning process helped unite residents, city leaders, Housing Authority, and community stakeholders around a vision to revitalize the area.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Salisbury's community development activities are centered on stabilizing existing housing stock and, increasing the supply of affordable housing for homeownership. These activities will include: owner-occupied rehab, emergency rehab, and acquisition/rehab or new construction to be funded with CDBG and HOME funds this year. This year the City will shift its primary focus from foreclosure purchase and rehabilitation to owner-occupied rehabilitation, and emergency rehabilitation activities. This is due to an increased need in these categories in our community and a reflection of an anemic housing market.

A secondary focus will be non-housing community development to include public services and public infrastructure such as sidewalks and park improvements to improve the overall living conditions in the identified geographic areas of West End, East End, Park Avenue and Jersey City.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	JERSEY CITY NEIGHBORHOOD
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	PARK AVENUE NEIGHBORHOOD
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	WEST END NEIGHBORHOOD
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	East End Neighborhood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Revitalization efforts will be focused in neighborhoods near the center of the city, including West End, Park Avenue, the East side and Jersey City, to help improve overall housing and living conditions. Deteriorated or abandoned housing and aging infrastructure have been persistent issues in these areas where the age of housing, lower income levels, high percentages of rental property and other factors have contributed to the decline in conditions. These areas also have higher concentrations of minority residents compared to other areas. Housing will be the primary focus in order to preserve existing housing stock, provide assistance to homeowners, create more affordable housing and improve property values. In addition to housing programs, continued reinvestment in the public realm is needed as a measure to help raise the quality of the living environment with improvements to streets, sidewalks, parks, stormwater controls and other public facilities.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing - Production of new units
	Priority Level	High
	Population	Moderate Middle Large Families Families with Children Elderly Elderly Persons with Physical Disabilities
	Geographic Areas Affected	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood
	Associated Goals	Public Improvements & Infrastructure Down Payment Assistance
	Description	By the use of tax credits projects and new construction, the City aims to create new housing stock to provide affordable, sustainable housing to LMI clients.
	Basis for Relative Priority	
2	Priority Need Name	Affordable Housing - Rehab of existing units
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood
	Associated Goals	Owner Occupied Rehabilitation Emergency Rehabilitation Acquisition / Rehab / Resale Public Improvements & Infrastructure
	Description	Due to age of current housing stock, the City has placed a high priority level on rehabilitating existing homes allowing residents to have safe, affordable, stable homes.
	Basis for Relative Priority	
3	Priority Need Name	Affordable Housing - Acquisition of existing unit
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities

	Geographic Areas Affected	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood
	Associated Goals	Acquisition / Rehab / Resale
	Description	To stabilize local areas, the City plans to use federal, local and other funds to purchase foreclosed, abandoned or vacant housing. The goal will be to stabilize and/or rehab the property to sell or demolish properties that are beyond repair and sell the vacant lots for new housing.
	Basis for Relative Priority	
4	Priority Need Name	Non-Housing Community Development - Public Service
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood
	Associated Goals	Public Services
	Description	Partnering with Public Service agencies that provide assistance to homeless, LMI clients, healthcare, utility assistance, counseling, childcare, education services, transportation, etc.
	Basis for Relative Priority	This will be a city-wide goal, not just focus on our listed target areas.

5	Priority Need Name	Non-Housing Community Development - Public Improve
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood
	Associated Goals	Public Improvements & Infrastructure
	Description	Pubic improvements and infrastructure
	Basis for Relative Priority	

Narrative (Optional)

Priority Need Categories and Rankings

City will focus efforts and resources in the following broad categories of need. Each priority need is ranked as High, Medium or Low, defined as:

HIGH Priority – The City of Salisbury plans to address this need with federal funds, either alone or in conjunction with the investment of other public or private funds, during the five-year period covered by the plan.

MEDIUM Priority – *If funds are available*, the City of Salisbury may address this need with federal funds, either alone or in conjunction with other public or private sector resources.

LOW Priority – The city anticipates other funding resources and community stakeholders will continue to focus efforts on these needs. It is important to note that the city does not have enough resources to address all of the identified needs in the community. The City must select and prioritize based on the available funds and ability to make an impact. Low priority in this plan should not be inferred to mean lesser in value. It is solely an indication that the city does not intend to contribute federal dollars toward this objective in the next five years.

PRIORITY NEED CATEGORIES

Affordable Housing (H)

- **Rental assistance (L)**
- **Production of new units (H)**
- **Rehab of existing units (H)**
- **Acquisition of existing units (H)**

Homelessness (L)

- **Outreach (L)**
- **Emergency shelter (L)**
- **Rapid rehousing (L)**
- **Prevention (M)**

Non-Housing Community Development (H)

- **Public facilities (M)**
- **Public improvements and infrastructure (H)**
- **Public services (H)**
- **Economic development (L)**

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	This is not a priority need. Funds will not be used for this activity.
TBRA for Non-Homeless Special Needs	This is not a priority need. Funds will not be used for this activity.
New Unit Production	This is a High Priority Need due to the age, condition and supply of existing housing stock in the affordable range. Creation of new units will reduce exposure of low-mod families to lead-based paint hazards as well as substandard housing conditions, and reduce housing problems for extremely low and low income families.
Rehabilitation	This is a High Priority Need due to the age and condition of existing housing stock in the affordable range. Rehabilitation programs help prevent homelessness by helping elderly individuals and small family households stay in their homes and offering an affordable means of completing needed repairs.
Acquisition, including preservation	This is a High Priority Need due to the age and condition of existing housing stock and the need to improve living conditions in revitalization areas where lower incomes, higher vacancy and abandonment rates, and high percentage of rental units have led to declining housing conditions. Acquisition programs, in conjunction with rehab of the units, offer an opportunity to stabilize homes, create new affordable housing, remove blight in neighborhoods, and reduce code enforcement activity for overgrown lots.

Table 49 – Influence of Market Conditions

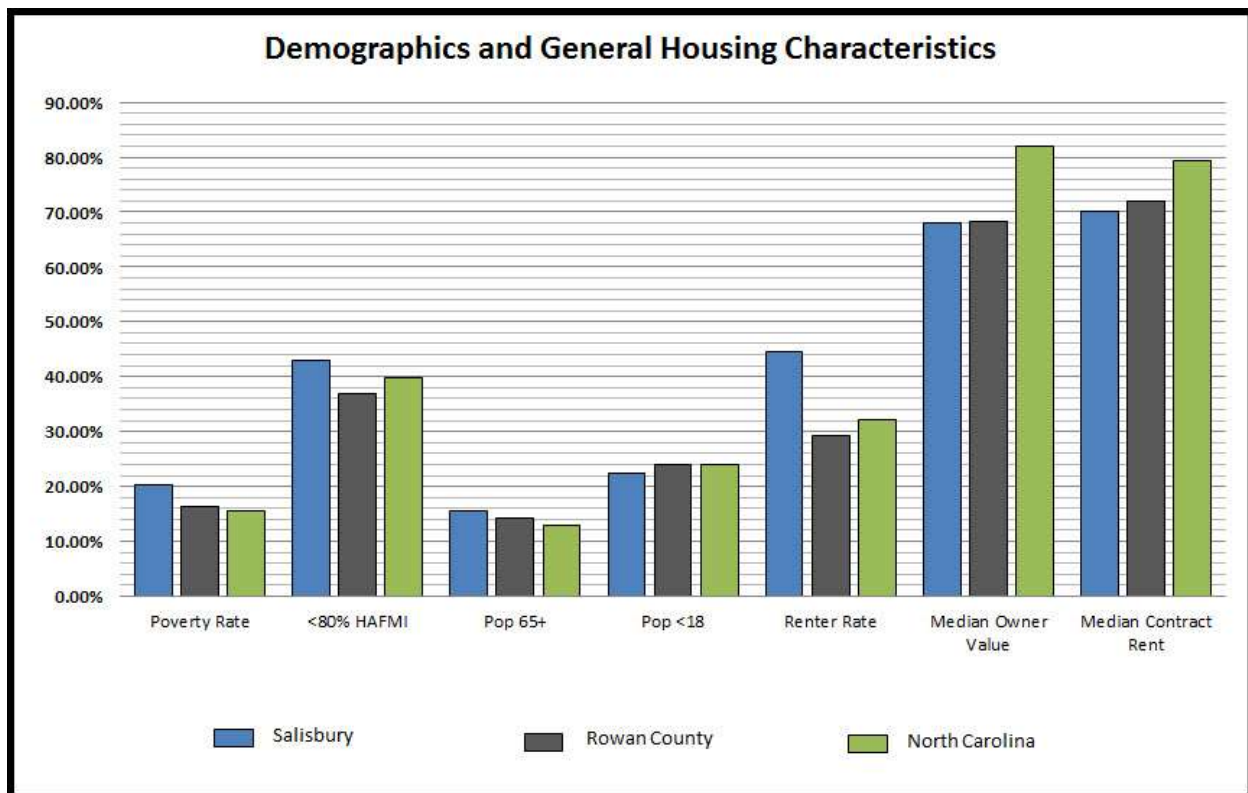


Figure 1: Demographics and General Housing Characteristics

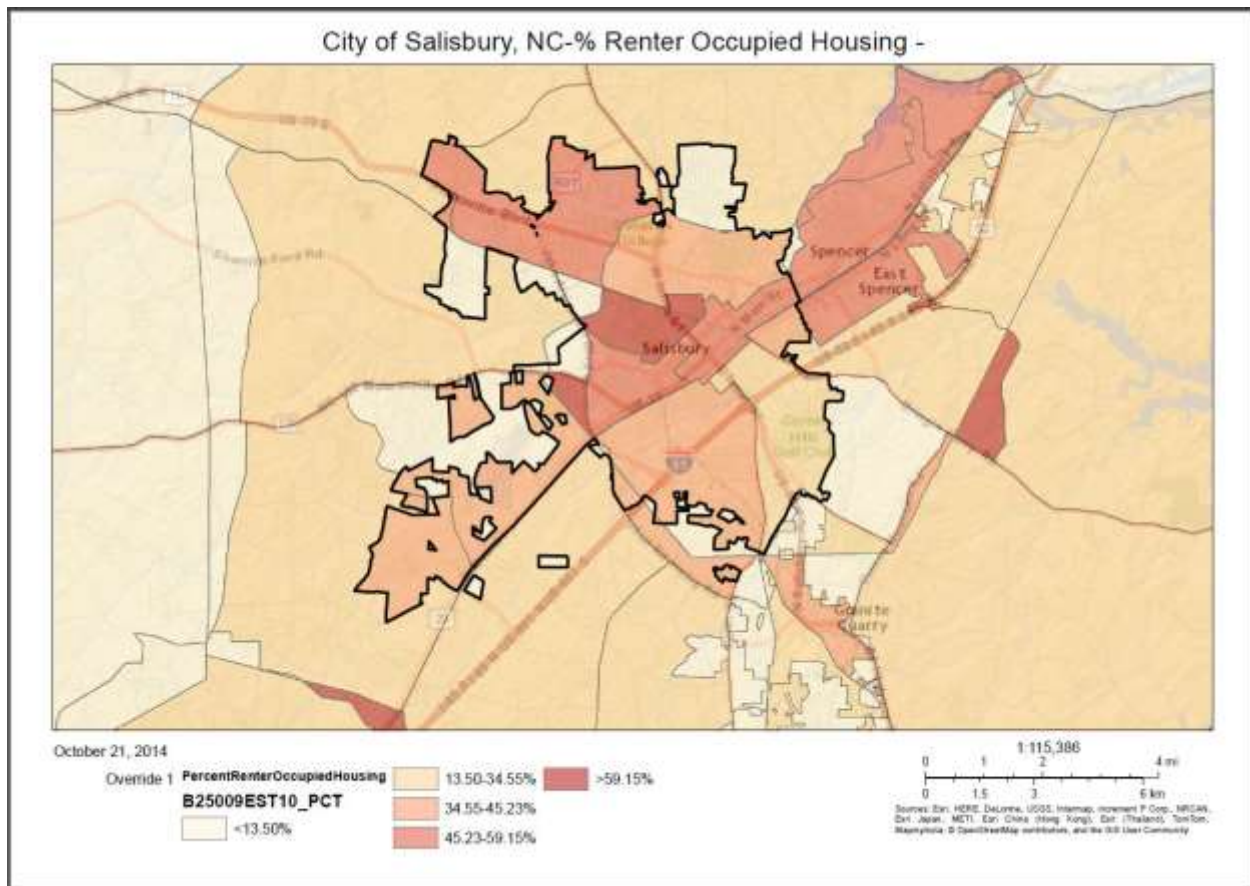


Figure 2: Percent of Renter Occupied Housing

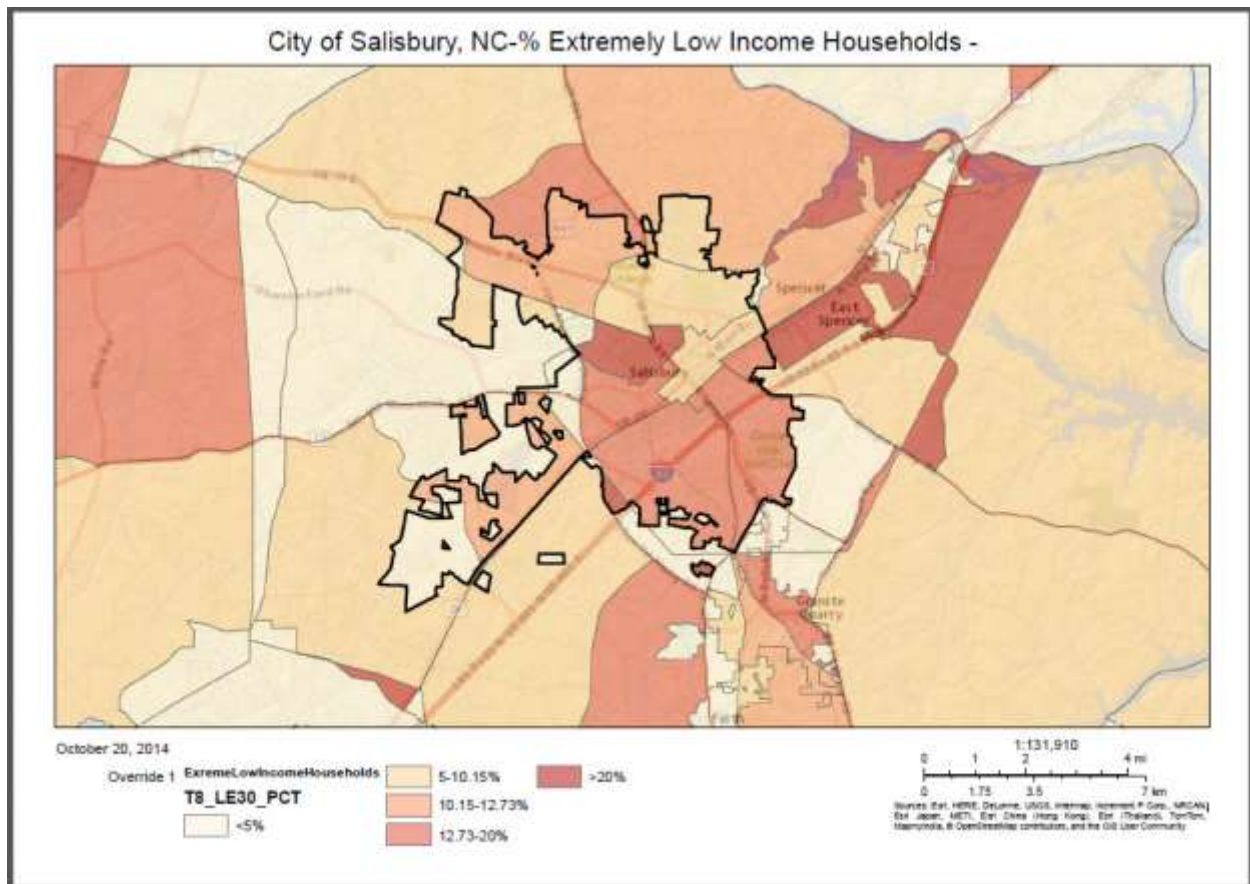


Figure 3: Distribution of Extremely Low Income Housing

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	286,468	30,000	0	316,468	827,532	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	90,352	0	0	90,352	271,056	

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds will leverage in-kind support from the city related to infrastructure improvements with new housing development, park maintenance and future upgrades, and other state and federal grants that can be secured through the efforts of city staff. The City pledged \$100,000 in 2014 for redevelopment projects within the City. A portion of these funds will be used within the HOME program to provide the required match funds allowing owner-occupied rehab to be completed.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
SALISBURY	Government	Homelessness Non-homeless special needs Ownership Planning	
SALISBURY COMMUNITY DEVELOPMENT CORPORATION	CHDO	Ownership	

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Strengths in the delivery of services include the long-standing partnership between the City of Salisbury and Salisbury Community Development Corp. which has been involved in carrying out the city's housing programs since 1999. City leadership and staff are involved with the CDC at the board level and participate in monthly board meetings which allow them to stay informed on the progress of specific activities. In addition to housing rehab and construction activities, the CDC administers a homebuyer education program, housing counseling and foreclosure prevention strategies which complement the federally-funded programs. The city and the CDC have built a strong partnership with the Salisbury Housing Authority with regard to West End transformation. All organizations are aligned to help support implementation of the West End plan, and positioned to work together effectively toward revitalization in other areas of the city. At this time, there are no gaps in institutional structure that would hinder the programs outlined in the Consolidated Plan.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		

Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X		
Transportation	X	X	X
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Services for the homeless, persons with HIV and others focus on homeless prevention through crisis assistance to address eviction notices, disconnect notices, food and clothing assistance to help avoid displacement. For those experiencing homelessness, two emergency shelters are available with the capacity to assist chronically homeless, families with children, unaccompanied youth, veterans and victims of domestic abuse. Services offered in conjunction with shelter services include life skills coaching, transportation assistance, cooked meals, deposits, prescriptions and referrals to other human service agencies. Case management is a critical service offered to connect the homeless population with other services, some of which are listed above, available in the community to help meet their individual needs.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Strengths include the construction of a new facility for the general homeless population by Rowan Helping Ministries which was dedicated in 2014. The new facility was designed to accommodate the growing need of families and unaccompanied youth who are homeless, and enabled the expansion of other programs to serve shelter guests. The organization is actively pursuing opportunities to develop additional transitional housing to help meet the need, especially for families with children. Family Crisis

Council moved into a new facility within the last ten years as well. Shelter and supportive services for victims of domestic abuse are aimed at finding permanent housing. Individuals are able to stay at the shelter for longer periods of time than shelters for the general population, however there is a lack of permanent housing alternatives for these individuals and families as they transition out of the shelter. Within the last ten years, the Arc of Rowan and Arc of NC opened eight new units for individuals with special needs, however there are still not sufficient units available to meet the need.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Owner Occupied Rehabilitation	2015	2019	Affordable Housing	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood	Affordable Housing - Rehab of existing units	CDBG: \$520,000 HOME: \$307,196	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Emergency Rehabilitation	2015	2019	Affordable Housing	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood	Affordable Housing - Rehab of existing units	CDBG: \$120,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	Acquisition / Rehab / Resale	2015	2019	Affordable Housing	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood	Affordable Housing - Rehab of existing units Affordable Housing - Acquisition of existing unit	CDBG: \$80,000	Housing Code Enforcement/Foreclosed Property Care: 3 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Improvements & Infrastructure	2015	2019	Non-Housing Community Development	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood	Affordable Housing - Production of new units Affordable Housing - Rehab of existing units Non-Housing Community Development - Public Improve	CDBG: \$274,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households Assisted
8	Public Services	2015	2019	Homeless Non-Homeless Special Needs	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood	Non-Housing Community Development - Public Service	CDBG: \$168,000	Homeless Person Overnight Shelter: 1000 Persons Assisted Other: 520 Other
9	Down Payment Assistance	2015	2019	Affordable Housing	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood	Affordable Housing - Production of new units	HOME: \$54,212	Direct Financial Assistance to Homebuyers: 3 Households Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Owner Occupied Rehabilitation
	Goal Description	The objective is to create a suitable, decent living environment that is safe, affordable and sustainable for low to moderate income residents of the City of Salisbury.
2	Goal Name	Emergency Rehabilitation
	Goal Description	The goal of emergency rehabilitation is to meet the emergency need of residents to provide decent housing.
3	Goal Name	Acquisition / Rehab / Resale
	Goal Description	Purchase of vacant / abandoned property, rehabilitating and reselling to low - moderate income families.
7	Goal Name	Public Improvements & Infrastructure
	Goal Description	Providing improvements and updates to aging infrastructure.
8	Goal Name	Public Services
	Goal Description	Partnering with Public Service agencies that provide assist and meet specific needs of City of Salisbury residents.
9	Goal Name	Down Payment Assistance
	Goal Description	Assistance for low to moderate first-time homebuyers with downpayment.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

We estimate affordable housing will be provided to 5 households.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

HUD requires 504 accessible apartments when there is new construction or significant rehabs. In the last five years the PHA has done very little new or significant rehabs so there are few units overall. The LIHTC apartments at Fleming Heights, owned and managed by Salisbury Housing Authority, have 6 out of 34 that are 504 compliant. The agency's newest apartments, Carpenter's Corner, have 6 out of 22 accessible. Of the other current public housing apartments there is just one accessible apartment out of 523 total units. However, the new Civic Park development (170 units, total 80 units public housing) 5% will be 504 compliant and an additional 2% will be visually and hearing accessible of the 170 new units. Currently, there are four households requesting a 504 unit or hearing/visual unit. However, there are a considerable number of requests to transfer to an accessible unit because of obesity issues. Individuals are transferred as accessible units become available or the agency will build ramps for wheelchairs and make small modifications to their current units.

Activities to Increase Resident Involvements

Public housing residents receive monthly newsletters published and distributed by the PHA informing them of upcoming events, resident council meetings and other updates. Periodically, housing counselors with Salisbury Community Development Corp. make a presentation to public housing residents about the services they offer and encouraging residents to participate in classes on financial literacy, budgeting, how to purchase insurance and similar topics. These classes are offered by the CDC at no charge, except for course materials.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

As part of the regional Analysis of Impediments to Fair Housing (2014), prepared for the 14-county CONNECT Consortium, an analysis of multi-family assisted units was completed. Additionally, a fair housing survey was conducted in the local Salisbury market. The analysis found that multi-family housing properties were fairly widely distributed throughout the City. There was a slight tendency for these units to be clustered in and around the center of town. There was a slight tendency for these units to be located in areas of above average poverty rates., however they were not associated with areas of disproportionately higher poverty. Developments funded by Low Income Housing Tax Credits tended to be clustered in the extreme northwest of the City and were all located in tracts of above average poverty.

Respondents to the survey had offered only limited comments related to the public sector questions, however a few noted a tendency of public opposition to affordable housing units (NIMBYism) as expressed through the zoning decision process, indicating that land use and zoning policies provide an avenue for neighborhood opposition to affordable housing units, limiting such uses to certain areas of town.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following strategies related to public sector barriers were recommended in the 2014 City of Salisbury Analysis of Impediments to Fair Housing Choice:

Impediment 1: Insufficient understanding of Fair Housing Laws. This barrier was evidenced by a lack of fair housing complaint activity and citizen survey responses that indicated a lack of understanding on the subject.

Action 1.1: Partner with Legal Aid of NC on fair housing outreach and education

Action 1.2: Publicize the AI report.

Impediment 2: Insufficient testing and enforcement activities.

Action 2.1: Contact Legal Aid of NC to discuss possibilities for partnership on fair housing testing.

Impediment 3: Lack of interest in fair housing and affirmatively furthering fair housing. This barrier was identified from low levels of complaints and participation in the fair housing survey.

Action 3.1: Host a public meeting related to fair housing each April which is fair housing month.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Addressing the emergency and transitional housing needs of homeless persons

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

All rehabilitation projects involving homes built prior to 1980, or suspected of containing lead hazards, will include lead inspection and abatement by a contractor licensed for such work. Lead-safe work practices will be followed by the contractor and subcontractors in order prevent introduction of lead into the atmosphere or into the soil near the structure. Along with housing rehabilitation, construction of new housing, for ownership or multi-family development, is a HIGH Priority Need in order to help reduce exposure to lead by low income families, especially families with young children.

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead abatement in the context of housing rehabilitation removes the sources of lead or encapsulates the source in order to limit the possibility of exposure to persons at risk, particularly young children. Revitalization areas designated by this plan are located in areas where older homes likely to contain lead, as well as homes in deteriorated condition with chipping or peeling paint, are more prevalent. By focusing on older housing stock and incorporating lead abatement practices during rehabilitation, the city is reducing the risk of lead exposure to low and moderate income families

How are the actions listed above integrated into housing policies and procedures?

As part of all rehabilitation applications, we inform all clients about the hazards of lead based paint by providing a copy of the booklet entitled "Watch Out for Lead Paint Poisoning". This book details what lead is and how it affects people. We test all projects that involve homes built prior to 1980. Any lead issues found from testing are addressed within the scope of work for the project.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

- The City partners with Salisbury Community Development Corp. on affordable housing programs that include financial literacy training, housing counseling and outreach to the community about its services, especially to encourage participation by low income families. Participation in these programs increases financial aptitude and helps families overcome the effects of a poor credit history, and helps them learn strategies to become more self-sufficient.
- The City has a strategic partnership with Rowan Salisbury Schools to improve K-12 education within its jurisdiction with the goal of improving student achievement and reducing the drop-out rate. This is a comprehensive, long-range initiative, working in concert with the superintendent of schools, economic development agencies, institutions of higher learning and many other community agencies and leaders, to improve workforce readiness for the jobs of the future and to reduce the incidence of poverty.
- The City is collaborating with resident leaders in the West End, Blanche and Julian Robertson Foundation, Purpose Built Communities, Salisbury Housing Authority, Salisbury Community Development Corp. and other stakeholders to propel transformation of the West End in alignment with the Choice Neighborhood and Purpose Built models. The chief goal of the plan is to implement a “cradle-college” educational pipeline that ensures educational success and positive outcomes for students to break the cycle of generational poverty.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Coordination with Salisbury Community Development Corp. to implement a comprehensive set of housing programs is reflected in the plan goals and institutional structure. The geographic distribution of funds outlined in this plan includes the West End neighborhood as a revitalization area for coordinated investment in housing and non-housing community development activities. These physical investments in the West End complement the educational and community health outcomes envisioned in the West End Transformation Plan.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The city will monitor subrecipients through desk reviews of program files or by site visits and consultation when these are deemed necessary. Particular attention is paid to factors such as staff turnover and overall experience with the program requirements that might affect compliance. City staff use an internal risk assessment tool. Monitoring is conducted at least once annually. Salisbury has taken a conservative approach with the types of activities that are funded to minimize risk. For example, activities do not generate program income which must be tracked and monitored for compliance. Subrecipients are encouraged to expend all funds within the program year. Performance is a factor that is considered for subsequent funding requests. The CDC is monitored annually by reviewing at least one project file for each type of activity to ensure that bid documents, work write-ups, contracts, income eligibility, environmental reviews and other documentation is in order. The city also monitors several LIHTC developments which received federal funds.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	286,468	30,000	0	316,468	827,532	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	90,352	0	0	90,352	271,056	

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds will leverage in-kind support from the city related to infrastructure improvements with new housing development, park maintenance and future upgrades, and other state and federal grants that can be secured through the efforts of city staff. The City pledged \$100,000 in 2014 for redevelopment projects within the City. A portion of these funds will be used within the HOME program to provide the required match funds allowing owner-occupied rehab to be completed.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Owner Occupied Rehabilitation	2015	2020	Affordable Housing	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood	Affordable Housing - Rehab of existing units	CDBG: \$502,000 HOME: \$307,196	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Emergency Rehabilitation	2015	2020	Affordable Housing	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood	Affordable Housing - Rehab of existing units	CDBG: \$120,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Acquisition / Rehab / Resale	2015	2020	Affordable Housing	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood	Affordable Housing - Rehab of existing units	CDBG: \$80,000	Housing Code Enforcement/Foreclosed Property Care: 2 Household Housing Unit
7	Public Improvements & Infrastructure	2015	2020	Non-Housing Community Development	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood	Non-Housing Community Development - Public Service	CDBG: \$274,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households Assisted
8	Public Services	2015	2020	Homeless Non-Homeless Special Needs	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood	Non-Housing Community Development - Public Service	CDBG: \$168,000	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Down Payment Assistance	2015	2019	Affordable Housing	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood	Affordable Housing - Production of new units Affordable Housing - Rehab of existing units	HOME: \$54,212	Direct Financial Assistance to Homebuyers: 3 Households Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Owner Occupied Rehabilitation
	Goal Description	
2	Goal Name	Emergency Rehabilitation
	Goal Description	
3	Goal Name	Acquisition / Rehab / Resale
	Goal Description	
7	Goal Name	Public Improvements & Infrastructure
	Goal Description	
8	Goal Name	Public Services
	Goal Description	

9	Goal Name	Down Payment Assistance
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

Salisbury's community development projects are centered on stabilizing existing housing stock, removing the damage to neighborhoods left by vacant/abandoned housing and increasing the supply of affordable housing for homeownership while continuing the repayment of our section 108 loan and partnering with public service agencies to address non-housing needs of City residents. The activities will include: owner-occupied rehab, emergency rehab, acquisition/rehab/resale to be funded with CDBG and HOME funds, debt service repayment and public service activities. The City will shift its primary focus to owner-occupied rehabilitation and emergency rehabilitation activities. This is due to an increased need in these categories in our community and a reflection of an anemic housing market.

Projects

#	Project Name
2	Public Improvements & Infrastructure
3	Owner Occupied Rehab
4	Emergency Rehab
5	Acquisition/Rehab/Resale
6	Public Services
7	Down Payment Assistance

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary
Project Summary Information

1	Project Name	Public Improvements & Infrastructure
	Target Area	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood
	Goals Supported	Public Improvements & Infrastructure
	Needs Addressed	Affordable Housing - Production of new units Affordable Housing - Rehab of existing units
	Funding	CDBG: \$274,000
	Description	Public improvements to aging infrastructure
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	4 LMI families
	Location Description	Within the City limits of Salisbury
	Planned Activities	
2	Project Name	Owner Occupied Rehab
	Target Area	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood
	Goals Supported	Owner Occupied Rehabilitation
	Needs Addressed	Affordable Housing - Rehab of existing units
	Funding	CDBG: \$502,000 HOME: \$307,196
	Description	Rehabilitation of Low to moderate income homes to ensure a safe, affordable living environment.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	We estimate 20 families will benefit from this program.
	Location Description	Within the city limits of Salisbury
	Planned Activities	
3	Project Name	Emergency Rehab

	Target Area	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood
	Goals Supported	Emergency Rehabilitation
	Needs Addressed	Affordable Housing - Rehab of existing units
	Funding	CDBG: \$120,000
	Description	Rehabilitation projects for low to moderate income clients that are needing only one of two items, small amount of cost associated.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	We estimate 5 low to moderate families will benefit.
	Location Description	Within the City limits of Salisbury
	Planned Activities	
4	Project Name	Acquisition/Rehab/Resale
	Target Area	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood
	Goals Supported	Acquisition / Rehab / Resale
	Needs Addressed	Affordable Housing - Rehab of existing units Affordable Housing - Acquisition of existing unit
	Funding	CDBG: \$80,000
	Description	Acquisition or foreclosed/abandoned property, rehab the home and resale to a low to moderate income client.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	We estimate 2 low to moderate income families will benefit.
	Location Description	Within the City limits of Salisbury
	Planned Activities	
5	Project Name	Public Services

	Target Area	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood
	Goals Supported	Public Services
	Needs Addressed	Non-Housing Community Development - Public Service
	Funding	CDBG: \$168,000
	Description	Funding of public service activities within Salisbury
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	We estimate 100 individuals will benefit from these services.
	Location Description	Within the city limits of Salisbury
	Planned Activities	
6	Project Name	Down Payment Assistance
	Target Area	PARK AVENUE NEIGHBORHOOD WEST END NEIGHBORHOOD JERSEY CITY NEIGHBORHOOD East End Neighborhood
	Goals Supported	Down Payment Assistance
	Needs Addressed	Affordable Housing - Production of new units Affordable Housing - Acquisition of existing unit
	Funding	HOME: \$54,212
	Description	Funds to assist low to moderate income clients to purchase their first home.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	We estimate 3 families will benefit from this activity
	Location Description	Within the city limits of Salisbury
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Geographic Distribution

Target Area	Percentage of Funds
PARK AVENUE NEIGHBORHOOD	
WEST END NEIGHBORHOOD	
JERSEY CITY NEIGHBORHOOD	

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Revitalization efforts will be focused in neighborhoods near the center of the city, including West End, Park Avenue, the East side and Jersey City, to help improve overall housing and living conditions. Deteriorated or abandoned housing and aging infrastructure have been persistent issues in these areas where the age of housing, lower income levels, high percentages of rental property and other factors have contributed to the decline in conditions. These areas also have higher concentrations of minority residents compared to other areas. Housing will be the primary focus in order to preserve existing housing stock, provide assistance to homeowners, create more affordable housing and improve property values. In addition to housing programs, continued reinvestment in the public realm is needed as a measure to help raise the quality of the living environment with improvements to streets, sidewalks, parks, stormwater controls and other public facilities.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	5
Special-Needs	0
Total	5

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	5

Table 59 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing – 91.220(h)

Introduction

Actions planned during the next year to address the needs to public housing

The City of Salisbury has committed federal funds to the redevelopment of Civic Park apartments in the West End revitalization area. The project will replace 80 functionally-obsolete public housing units and create 90 new affordable units. Phase I of the project began construction in 2014, and Phase II is set to begin in 2015. HOME program funds totaling \$150,000.00 have been budgeted in previous years to help support the creation of new affordable units. CDBG funds are budgeted in this year's Action Plan for infrastructure to support the project.

Participation by public housing residents in Salisbury CDC classes on financial literacy will continue to be encouraged. Classes are offered on budgeting, how to purchase insurance, purchasing a car and similar topics. These classes are offered by the CDC at no charge, except for course materials.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Housing counselors with Salisbury CDC frequently assist public housing residents on their self-sufficiency goals related to financial literacy, improving their credit score and in some cases, purchasing a home. Public housing residents also have the option of participating in the Family Self Sufficiency Program administered by the Salisbury Housing Authority. Participants work with program staff to set attainable goals and take part in a savings plan. Resident Councils are available through the SHA to provide an avenue for resident participation in policy development and plans that affect them.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Salisbury will fund a public service activity this year to help offset costs of the overnight shelter manager position for Rowan Helping Ministries. Also this year the City will help support the overnight shelter manager for Family Crisis Council which provides emergency assistance for victims of domestic abuse. This assistance will help ensure that these facilities are adequately staffed to meet the individual needs of shelter guests.

Addressing the emergency shelter and transitional housing needs of homeless persons

Public services funding will be allocated to two emergency shelter facilities to offset a portion of the salaries for shelter staff.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Salisbury has plans to implement a new housing stabilization program in the coming year which will involve acquisition by involuntary purchase (tax/lien foreclosure process) of abandoned residential structures. The program will use non-federal funds to purchase and rehabilitate properties that are not purchased by a private bidder and then sell these homes at the market rate. The City and Rowan Helping Ministries are exploring the possibility of making some of these homes available for RHM to convert into transitional housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services,

employment, education, or youth needs

The City will assist elderly and small family households through emergency and owner-occupied rehabilitation. Improvements such as roof repairs, HVAC systems, plumbing, electrical and modifications to assist with mobility will help these families remain in their home or to age in place. While the City does not have a specific strategy to help individuals avoid becoming homeless upon discharge from mental health institutions or other types of facilities, the public services funding it allocates to Rowan Helping Ministries helps provide shelter and supportive services for the general homeless population where these individuals can receive other supportive services that may help them assimilate back into the community.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City's zoning and land development policies, ordinances and zoning are generally favorable and provide opportunities for development of multi-family residential. However in some instances public opposition (NIMBYism) has created an unfavorable climate at the public hearing phases, and thwarted plans of developers to push forward with the project. The City of Salisbury has helped to offset this effect by providing financial assistance to several LIHTC developments, including Westridge Village Phase II, Civic Park Phase I and Civic Park Phase II. Assistance has included both federal and non-federal funds. The City also promoted these projects, and the Villages at Hope Crest senior community, by offering letters of support from elected officials toward their applications to NC Housing Finance Agency.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

Actions planned to enhance coordination between public and private housing and social service agencies

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Discussion:

Appendix - Alternate/Local Data Sources